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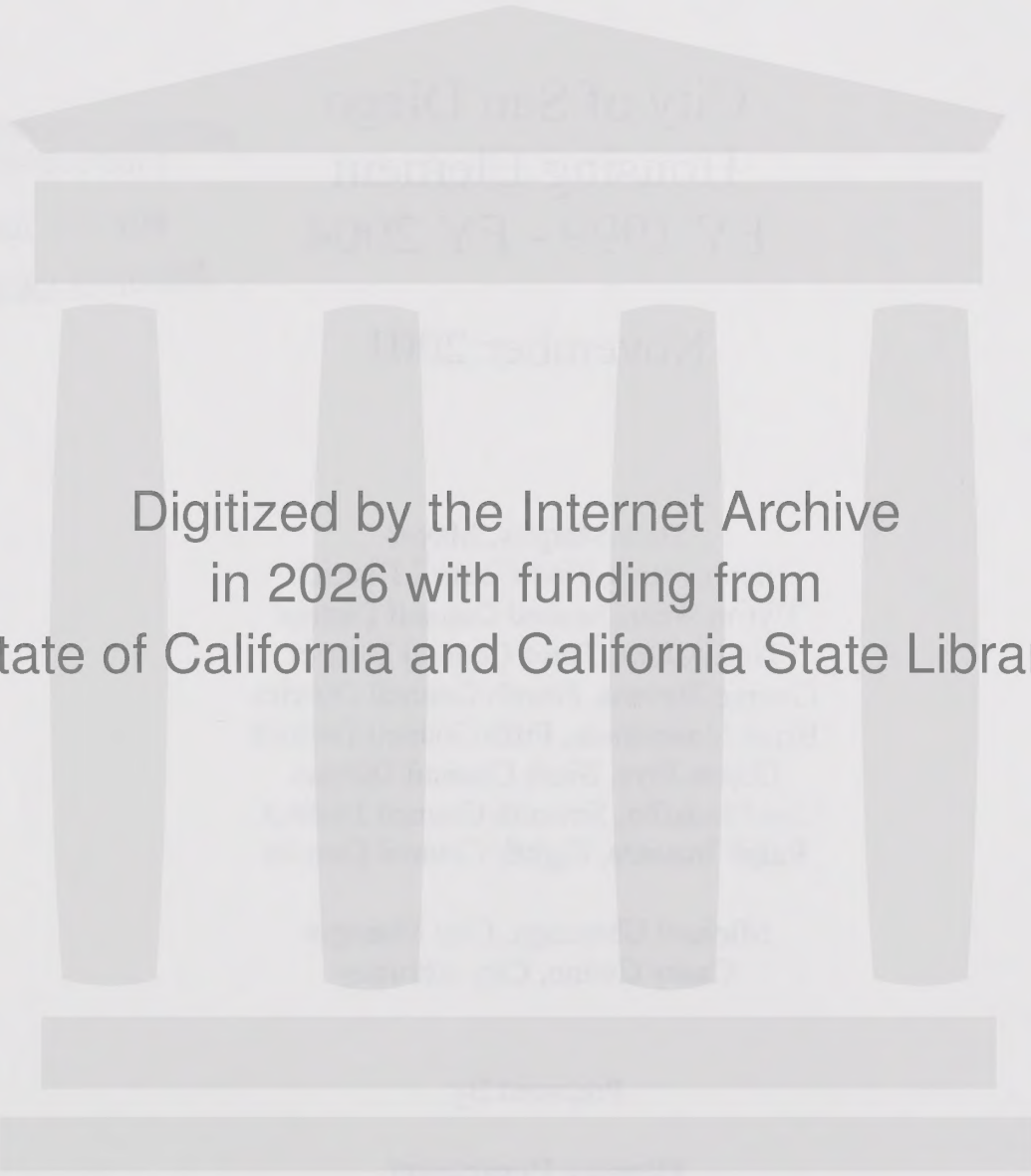
vol. 1



City of San Diego General Plan **HOUSING ELEMENT**

FY 1999 - FY 2004 VOLUME I





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Resolution Number R-295699

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INTRODUCTION

Purpose of Housing Element

The Housing Element is one of seven elements of the Progress Guide and General Plan which are mandated by state law. The law states that a Housing Element shall be updated at five-year intervals and shall “consist of standards and plans for the improvement of housing and for the provision of adequate sites for housing,” and shall “make adequate provision for the housing needs of all segments of the community.” More specifically, the Housing Element identifies and analyzes the City's housing needs, establishes reasonable goals, objectives and policies based on those needs, and sets forth a comprehensive five-year program of actions to achieve, as fully as possible, the identified goals and objectives.

Implementation of the Housing Element will be primarily coordinated by the San Diego Housing Commission. However, other City departments and agencies will also be involved including the Planning Department, Development Services, redevelopment corporations, Neighborhood Code Compliance, Engineering and Capital Projects, Real Estate Assets, and the Water Department. In addition, various state and federal agencies will be asked to supply funding assistance. Developers, lending institutions, and individual property owners will be prime participants from the private sector. Also, the non-profit sector will have a vital role in providing affordable housing.

This Housing Element recognizes that it is not possible to meet San Diego's total housing needs within the five-year time frame. With respect to this point, Section 65583(b) of the California Government Code states in part:

It is recognized that the total housing needs . . . may exceed available resources and the community's ability to satisfy the need . . . Under these circumstances, the quantified objectives need not be identical to the identified existing housing needs, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved over a five-year time frame.

General Plan Consistency

State law requires the Housing Element to be consistent with other elements of the General Plan. Since the Housing Element must normally be updated every five years and the remainder of the General Plan is updated less frequently, it is difficult to assure perfect consistency between the Housing Element and other elements.

However, the City is developing a new element of the General Plan called the Strategic Framework Element to provide a strategy for responding to San Diego's anticipated growth and development through 2020. This new Element will address critical issues

relating to infrastructure adequacy and funding, appropriate density levels, and the relationship between economic growth and population growth, among others. This Housing Element Update is being coordinated with preparation of this new element.

To assure consistency of the Housing Element with other elements of the General Plan, the City commits to two actions: (1) evaluate each proposed community plan and general plan amendment for impacts on the Housing Element; and (2) prepare an annual report summarizing progress made toward achieving Housing Element goals and the cumulative impacts of community and general plan amendments adopted during the year on the Housing Element.

Housing Element Organization and Content

This Housing Element consists of two volumes. Volume I contains the Objectives, Policies, and Programs section. This section describes the qualitative and quantitative goals and objectives that the City has identified based on the level of resources anticipated to be available. The following are the five major goals of the Housing Element.

1. Provision of An Adequate Site Inventory and New Construction
2. Maintenance and Conservation (including preservation of existing lower-income housing and rehabilitation)
3. Reduction of Governmental Constraints
4. Affordable Housing Opportunities
5. Administrative (including fair share and community balance, use of redevelopment Set-Aside funds, reduction of housing discrimination, and energy conservation)

The specific quantified objectives for each goal are found in the body of Volume I. The quantified objectives cumulatively add up to the "Maximum Feasible Units for New Construction, Rehabilitation, and Conservation" which the City believes can be accomplished during this one year Housing Element cycle. Section E of this Introduction and Executive Summary provides more information on the "Maximum Feasible Units."

Volume II contains the Background Information and Technical Appendices. The Background Information section describes the demographic characteristics of the population, the overall existing and projected housing needs among all economic segments of the City's population, including subpopulations, such as seniors, the disabled, the military, students, farm workers, the homeless, etc., and existing governmental and non-governmental constraints to development.

Housing Affordability

The Background Information Section indicates that a lack of affordable housing opportunities often results in renter and homeowner households “overpaying” for housing. The City of San Diego has approximately 160,500 low-income (0-80%MAI) households¹. Approximately 72 percent of these households are renter households and the remainders are homeowner households. The following provides a breakdown of the very low-income² and low-income³ renter and homeowner households “overpaying”⁴ for housing.

- There are approximately 69,100 *very low-income (0-50% MAI) renter* households. Of these, approximately 82 percent paid more than 30 percent of their income toward housing costs and 57 percent spent more than 50 percent of their income toward housing costs.
- There are another 46,700 *low-income (51-80% MAI) renter* households. Of these, 59 percent paid more than 30 percent of their income on housing costs and 10 percent spent more than 50 percent.
- There are approximately 21,300 *very low-income (0-50% MAI) homeowner* households. Of these approximately 55 percent paid more than 30 percent of their income on housing costs and 38 percent paid more than 50 percent of their income toward housing costs.
- There are another 23,400 *low-income (51-80% MAI) homeowner* households. Of these, approximately 46 percent paid more than 30 percent of their income on housing costs and 22 percent paid more than 50 percent of their income on housing.

In summary, over 66 percent of all low-income households paid more than 30 percent of their income on housing (refer to Volume II and Appendix L for more information).

¹U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Data Book, 1993.

²Very low-income households have gross income between (0-50%) of the area median-income.

³Low-income households have gross income between (51-80%) of the area median-income.

⁴Households who spent over 30 percent of their income on housing costs.

Regional Share Goal

State law requires regional councils of government throughout the state to determine regional share goals for each local jurisdiction within their region. These goals are the projected share of regional housing needs for all income groups for the next five-year Housing Element cycle. The regional share goals are based on “market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, the loss of lower-income units eligible to convert to market rate status and the housing needs of farm workers.”⁵ State law also states that the distribution of regional share goals shall seek to reduce the concentration of lower-income households in cities and counties which already have disproportionately high proportions of lower-income households.

San Diego’s regional share goal has been determined by the San Diego Association of Government (SANDAG) to be 39,785. This goal is broken down by income group as follows:

	Very Low Income	Low-Income	Moderate Income	Above Moderate	Total
Units	7,463	6,797	9,137	16,388	39,785

The regional share goal does not require San Diego to provide these numbers of housing units affordable in each income category. Instead, San Diego must provide sufficient vacant and potentially redevelopable land in various density categories to potentially meet the goals for each income group. The State Department of Housing and Community Development utilizes a threshold of 25 units per acre as the minimum density needed to potentially provide housing units for lower-income households. Fortunately, for the FY 1999-2004 period, San Diego does have sufficient land available that is designated for 25 units per acre or higher.

⁵Section 65584 of the California Government Code.

Table 1. Maximum Feasible Units for New Construction, Rehabilitation, and Conservation by Income Level

Income Group	New Construction	Rehabilitation	Conservation
Extremely low-income	0	560	
Very low-income	1,780	1,663	
Low-income	1,788	1,050	521
Subtotal	3,568	3,273	521
Moderate-Income	8,892	0	0
Above Moderate-Income	15,232	0	0
Subtotal	24,124	0	0
Total	27,692	3,273	521

Maximum Feasible Units for New Construction, Rehabilitation, and Conservation

State Housing Element law requires an identification of the maximum number of housing units which can be feasibly constructed, rehabilitated, and conserved during the Housing Element cycle. The table below summarizes these estimates for the City. The estimates are based on the quantified objectives and program targets in the Housing Element. The estimates are also based on a comprehensive assessment of current economic and market conditions and resources anticipated to be available through the conclusion of this Housing Element cycle.

For new construction, figures for the extremely low-, very low- and low-income categories are based on an assessment of government resources anticipated to be available. For the moderate- and above moderate-income categories, the numbers in the new construction column of the table reflect actual regional share figures for those income groups. It is assumed that most if not all of those households will be served by the private sector. While the table reflects an anticipated 24,124 units in the moderate and above moderate categories, the actual number produced will, in part, be a function of economic conditions.

The City acknowledges that the total of 3,568 new units for the low- and very low-income groups is substantially below its regional share goal of 14,260 units for these same groups. However, a realistic appraisal of resources anticipated to be available, based on current and anticipated funding allocations and economic conditions yields this estimate of units. In its adopted Consolidated Plan, the City has set forth a policy of emphasizing acquisition, rehabilitation and rent subsidies as the most cost effective way of meeting the housing needs of low- and very low-income households. This policy reflects the fact that in many instances, new construction is not the most cost-effective method of providing affordable housing, given land costs and housing prices in San Diego. In this regard, the City will continue to work in partnership with the private and non-profit sectors to help generate affordable housing opportunities for low- and very

low-income households through these activities and others during the current Housing Element cycle.

The 3,273 units proposed for rehabilitation are based on the number of units which could potentially be rehabilitated with available and projected program resources over the five-year Housing Element period. The estimate of units potentially targeted to the low-, very low- and extremely low-income groups are based on; (1) the affordability restrictions built into the HOME program which is the source of funding for the rental rehabilitation program; (2) for the Housing Commission's zero-interest deferred loans for owner-occupied rehabilitation and mobile home grants, eligibility is limited to owners whose income is 50 percent or less of area median-income and average-income of participants in both these programs is 30 percent of area median-income. Therefore, for these programs; it is assumed that half of the participants will be extremely low-income and half will be very low-income; and (3) projected use of Redevelopment Set-Aside funds, based on a projection of approximately \$25 million in Set-Aside funds generated during the five-year Housing Element cycle and an average subsidy of approximately \$25,000 per unit. The 521 units proposed for Conservation in the low- and very low-income categories combined are based on achievement of the objective of preservation of 10 percent of the units at-risk of converting to market rate status during the first five-year period of the ten-year at-risk analysis.

Impediments to Housing Affordability

This Housing Element Update identifies a number of impediments to housing affordability. They include:

- land costs
- infrastructure deficiencies in older urbanized communities
- permit processing and development review procedures
- construction defect litigation
- community opposition to higher density and affordable housing developments ("NIMBYism")

During this Housing Element cycle, progress has been made locally toward addressing some of these impediments with a net effect of reducing housing development costs in all income categories. This progress includes:

- partial implementation of Process 2000
- reduction of water and sewer fees, with a further reduction for affordable housing developments
- adoption of the Land Development Code which includes several provisions that facilitate housing affordability

It is anticipated that the Strategic Framework planning process will address other remaining impediments to housing affordability. These include:

- infrastructure deficiencies in older urbanized communities
- fees
- identification of possible additional development opportunities for residential and mixed-use development
- continued education of the public on the need for affordable housing and how higher density and affordable housing developments can “fit in” with prevailing design characteristics without causing undue unmitigated impacts

Requirements for Self-Certification

In 1995, state legislation (AB 1715), sponsored by SANDAG, created an opportunity for jurisdictions in the San Diego region to self-certify their Housing Elements (without having to be certified by the California Department of Housing and Community Development - HCD). Under the provisions of AB 1715, San Diego would potentially be eligible to self-certify its Housing Element if the following requirements are met in this Housing Element:

1. Prepare an updated Housing Element with the same content and analysis as is required if certification were being sought through HCD. For the 1999 cycle, the updated Element must be prepared prior to June 30, 1999 and for the 2004 cycle, it would need to be prepared prior to June 30, 2004.
2. To self-certify in 1999, San Diego would have had to meet its fair-share goal for the 1991-1999 cycle. This number is housing assistance to 9,316 lower-income households. The fair-share goal may be met through a variety of programs including new construction, rental or ownership assistance, preservation or other programs. During this time period, San Diego provided assistance to almost 9,200 lower-income households, a little more than 100 short of qualifying for self-certification.
3. To self-certify in 2004 or for future cycles, San Diego must have met an Affordable Housing Goal for the previous cycle. The Affordable Housing Goal is based on available financing resources and regulatory measures. The methodology for determining Affordable Housing Goals for each jurisdiction was determined by SANDAG's Housing Element Advisory Committee, working in conjunction with a consultant.

San Diego's Affordable Housing Goal for 2004 is 7,546. This means that San Diego must provide this number of affordable housing opportunities by 2004. The Goal is further broken down by income group as follows.

Extremely Low-Income	Very Low-Income	Low-Income
2,037	2,415	3,094

These goals must be met in approximate proportion to the needs of low-, very low- and extremely low-income households in the regional population. These proportions are 27 percent, 32 percent, and 41 percent respectively and result in the numbers above. The goals for very low- and low-income can be under achieved if the extremely low-income goal is over achieved.

4. The City must provide a statement regarding how its updated Element would address the dispersal of lower-income housing opportunities within its boundaries and that additional lower-income housing will not be developed only in areas where concentrations of such households already exist. This Housing Element Update addresses this requirement in the Affordable Housing Goals and Community Balance Section under Goal V.
5. The City must not have any policies or regulations that impede the development or construction of housing or otherwise prevent the ability of the City to meet its regional share goal, as assigned by SANDAG.

POLICIES, PROGRAMS & IMPLEMENTATION CHARTS

**Goal 1: Ensure The Provision Of Sufficient Housing For All Income Groups
To Accommodate San Diego's Anticipated Share Of Regional Growth
Over The Next Housing Element Cycle, FY 1999-2004**

QUANTIFIED OBJECTIVE: Provision of an Adequate Site Inventory

Maintain an inventory of both vacant and redevelopable land which is distributed throughout the City in such a way that the City can achieve its regional share goal of 39,785 units, as allocated by SANDAG in the Regional Housing Needs Statement. The inventory shall not fall below the number of sites required to accommodate 78,108 single-family and multi-family housing units during the period July 1, 1999 - June 30, 2004 (twice the regional share goal of 39,785).

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

No change from the previous Housing Element, except for the changed regional share goal. The most recent community capacity estimate prepared by SANDAG indicates that the City currently has a sufficient site inventory to accommodate approximately 110,000 additional housing units, thus easily exceeding the quantified objective.

POLICIES:

1. To the extent that budget resources permit, the Planning and Development Services Departments shall monitor residential development for its impact upon remaining development capacity and ability to provide public facilities and services and to ameliorate deficiencies in such facilities and services in a timely manner.
2. Through community plan updates, action plans and other community-oriented planning documents, the City shall continue to identify areas appropriate for both single-family and multi-family development as well as already developed areas where existing development patterns should either be maintained or altered.
3. Through the community plan update process, the City shall designate land for a variety of residential densities sufficient to meet its housing needs for a variety of household sizes, with higher densities being focused in the vicinity of transit stops and housing types and densities matched with nearby job opportunities.

PROGRAMS:

1. Development Monitoring System - As part of the City's Process 2000 program, a development monitoring system is being created which will enable the City to track the status of any development permit at any point in the permit process and, as a by-product, would also enable the City to automatically adjust its community capacity estimates to take into account new units coming on line and vacant land removed from the site inventory.
2. Community Plan Update and Action Plan Program - Community plan updates will be updated as resources permit, with priority given to those communities whose physical or economic problems are particularly severe or where major issues have changed significantly since the last update. Future updates will increasingly focus on those problems and issues prioritized by the community as most pressing. They will be completed more quickly, but will be less comprehensive in scope. Where the land use plan is adequate, emphasis will be on action programs to implement community priorities beyond land use. As individual community plans are updated, they will address appropriate land use distributions and density ranges to assist the City in meeting its regional share goals for all income groups.

IMPLEMENTATION CHARTS: Provision of an Adequate Site Inventory

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiari
Development Monitoring	Monitor residential development for remaining development capacity and ability to provide facilities and services in a timely manner.	Establish Monitoring System as part of Process 2000	Development Services Dept. and Planning Department.	FY 2000	General Fund and Fees	General Public and Project Applicants
Community Plan Update & Action Plans	Identify areas appropriate for both single-family and multi-family development as well as already developed areas where existing development patterns should either be maintained or altered. Through the community plan update process, the City shall designate land for a variety of residential densities sufficient to meet its housing needs for a variety of household sizes, with higher densities being focused in the vicinity of transit stops and in proximity to significant concentrations of lower income job opportunities.	2-3 Updates & Action Plans per year	Planning Department	2-3 per year	General Fund	General Public

Goal 1: Ensure The Provision Of Sufficient Housing For All Income Groups To Accommodate San Diego's Anticipated Share Of Regional Growth Over The Next Housing Element Cycle, FY 1999-2004

QUANTIFIED OBJECTIVE: New Construction

Provide at least 1,750 additional units for low-income households and approximately 1,300 additional units of housing for very low-income households during the plan period July 1, 1999 - June 30, 2004. This objective does not include new units constructed with the assistance of low- and moderate-income Redevelopment Set-Aside funds. A separate objective under Goal 5 covers these units.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

As in the previous Housing Element, policies and programs which call for new construction have been grouped under a new construction objective. The new Element reflects a reduction of 2,800 new low-income units and 1,500 new very low-income units from the objective in the previous Housing Element. The reductions reflect local market conditions and housing costs. In many instances in San Diego, it is more cost-efficient to acquire and rehabilitate units for lower-income households than it is to build new. Consequently, the new construction goal has been reduced significantly.

POLICIES:

General

1. The City shall continue to utilize the maximum federal and state subsidies available in order to meet the needs of lower-income residents.
2. The City shall promote publicly and privately sponsored programs aimed at the development of affordable housing for lower-income households. Such housing should offer a range of bedroom composition proportionate to the household sizes of lower-income households.
3. The City shall utilize its regulatory powers (e.g., land use, fees, etc.) to promote affordable housing.
4. The City shall ensure that the development of lower-income housing meets applicable standards of health, safety, and decency.
5. The City shall emphasize the provision of affordable housing in proximity to emerging lower-income job opportunities in the high cost areas of San Diego.
6. The City shall support research efforts of the State and other agencies to identify and adopt new construction methods and technologies to facilitate affordable housing.

7. The City shall support research efforts of the lending industry and state and federal government agencies to identify and adopt innovative financing methods to facilitate affordable housing.
8. The Housing Commission shall maintain an informational resource of housing developments in the City which have units reserved for lower-income households.
9. The City shall recognize the role of Single Room Occupancy hotels (SROs) in helping to meet the housing needs of such groups as the elderly and students.
10. In order to achieve a broader dispersal of SRO hotels, the City shall promote their development as a part of transit-oriented developments (within one-quarter mile of a trolley station or major bus stop in commercially zoned districts). This policy is consistent with the City's community balance objectives to facilitate a dispersal of SROs as a source of affordable housing, while avoiding further concentration of low-income households in a few communities.
11. The City, working through its lobbyists, shall seek legislative changes to make state and federal affordable housing programs more responsive to the needs of lower-income households.

Elderly and People with Disabilities

12. The City shall focus its resources for elderly housing on the lower-income end of the elderly population.
13. The City shall encourage housing for the elderly and people with disabilities near public transportation, shopping, medical, and other essential support services and facilities.
14. The City shall support the integration of persons with disabilities into the private housing market as much as possible.

Military Housing

15. The City shall cooperate with the military and the private sector to identify opportunities for additional military family housing throughout the City such that the occupants may have the opportunity to become an integral part of those communities.

16. The City shall cooperate with the military through the community plan update process to ensure that potential future military housing sites are readily accessible to public services and facilities.

Student Housing

17. Local universities shall house as much of their student enrollment on-campus as possible. The universities should consider the use of incentives to encourage maximum use of on-campus housing.
18. The City shall promote SROs designed as dormitories as a resource in providing housing off-campus for those students who cannot or do not want to be housed on campus.

Mobile Home Parks and Manufactured Housing

19. The City shall encourage the use of appropriate mechanisms to keep land costs constant in order to facilitate the development of future mobile home parks and conversion of existing mobile home parks to tenant ownership. Examples of such mechanisms could include community land trusts and limited equity cooperatives.
20. The City shall encourage the use of manufactured housing as one means of providing housing affordable to moderate-income households. Such housing shall be compatible in design with nearby market rate housing. This policy is intended to provide affordable housing while not compromising community design standards.

Housing for Farm Workers and the Rural Homeless

21. The City shall monitor the number of permanent farm worker employees in San Pasqual Valley, where they are housed and the need for additional housing for permanent farm workers. If additional employee housing is needed, the City shall identify appropriate incentives and assistance to make such housing economically feasible.

Housing for the Homeless

22. The City has adopted a "Comprehensive Homeless Policy" Number 000-51 effective July 12, 1995 which provides guidelines for the City's response to the homeless problem.
23. The City supports the concept of providing a continuum of housing for the homeless ranging from short-term beds to affordable low-cost permanent housing.

24. The City actively supports providers of homeless services in establishing additional short-term beds. These beds may be provided through a variety of emergency shelter and safe-haven options including temporary shelters associated with the provision of services during periods of extreme weather conditions.
25. The City shall actively support providers of homeless services in establishing additional winter seasonal shelter and entry-level beds.
26. The City encourages interagency efforts to provide services and housing to specialized subgroups with disabilities. This support focuses on provision of permanent supported housing space and services.
27. The City encourages the dispersal of potential shelter sites throughout the community where the need is warranted.
28. The City encourages the development of resources to help at-risk families and individuals with temporary assistance to avoid evictions leading to the need for more short- and long-term bed requirements.
29. The City encourages that priority for short- and long-term beds are given to families including women and children.
30. The City encourages affordable housing opportunities for those individuals and households that have successfully completed case managed recovery and traditional programs.
31. The City shall ensure that all homeless facilities comply with all applicable standards with respect to accessibility for disabled persons.
32. The City supports projects in which individual and collaborative efforts to fund and develop existing and innovative solutions which address the need for transitional and permanent housing for individuals and families moving through the continuum.
33. Preference will be given to projects which demonstrate definitive links to appropriate and progressive support services.
34. The City Manager will cooperate with other jurisdictions and coalitions in conducting regional, goal-oriented planning and coordination that will identify gaps in service, and seek methods to improve the responsiveness of existing homeless service systems.
35. The City Manager will promote interagency communications, collaborations, and partnerships to achieve an efficient and cost-effective delivery of services to the homeless and those at-risk of becoming homeless.

36. The City Council expects other government jurisdictions to meet their statutory obligations with regard to addressing human service needs of populations who are homeless or at-risk of homelessness.
37. The City Manager will develop a method to ensure an equitable distribution of housing options and co-located support service facilities based on need, throughout the City to improve accessibility. Site selection will be focused on the needs of the neighborhood and the requirements for accessibility stated in the Comprehensive Homeless Policy.
38. The City Manager will direct staff to work with neighborhoods, businesses, community organizations, private sector partnerships and service providers to facilitate the site selection and approval process of homeless facilities.
39. The City Manager will develop Site Selection Guidelines and Program Design Criteria in accordance with "Fair Housing Practices" and the "American's with Disabilities Act" to mitigate potential impacts of homelessness on the community while ensuring access to, and the continuity of the City of San Diego's Continuum of Care.
40. The City currently permits homeless facilities through a conditional use permit process pursuant to a Residential Care Facility ordinance. Currently, pursuant to state law, the City's Residential Care Facility Ordinance allows transitional housing and emergency shelters to be sited in residential areas of the City by right, e.g., without a conditional use permit, if there are six or fewer beds. Larger facilities may be sited by right if they comply with the underlying zoning and do not offer any services on site to the residents. Other residential buildings may be sited by right if they comply with the underlying zoning and do not meet the definition of residential care facilities.
41. The City Council will review its Comprehensive Homeless Policy on a periodic basis and make modifications as necessary.

PROGRAMS:

1. Density Bonus - The City shall aggressively encourage use of the Affordable Housing Density Bonus Program. Based on recent trends and projects now in process, it is anticipated that approximately 740 affordable housing units will be added through FY 2004. Of these, approximately 445 units will be affordable to low-income households and approximately 295 units will be affordable to very low-income households.

This projection includes an estimate of 652 units that would be developed in the Black Mountain Ranch, Pacific Highlands, Torrey Highlands and Beeler Canyon

communities as the result of an affordable housing requirement which applies due to their prior inclusion in the Future Urbanizing Area.

2. Tax Credits and Tax Exempt Bonds - The Housing Commission will promote the use of federal and state tax credits and multi-family mortgage revenue bonds to assist in the development of housing for lower-income households. Based on past trends and assuming that San Diego will obtain the necessary bond and tax credit allocation from the state, the City projects that at least 100 units affordable to very low-income households will be built.
3. Coastal Zone Program - State law provides that conversion or demolition of existing residential units occupied by low- and moderate-income households within the Coastal Zone shall only be authorized if provision has been made for the replacement of those units. The City Council Policy to implement the State law requires that such replacement units be affordable to the occupant for a minimum of five years. Pursuant to these requirements, it is anticipated that approximately 20 units of replacement housing will be provided, of which approximately five units would be affordable or potentially affordable to very low-income households. This estimate is based on replacement units currently in the approval process and on the rate of production during the previous seven-year cycle.
4. Single Room Occupancy Hotel Units - The City shall continue to support development of new Single Room Occupancy (SRO) hotels through allowance of alternative means of meeting minimum health and safety requirements and financial assistance. It is anticipated that financial assistance will be available primarily to assist in the development of units affordable to very low-income individuals.

Approximately 2,400 new SRO units have been developed and another 400 units have been rehabilitated in San Diego since FY 1985. Most of these units are concentrated in the downtown area. Any additional SROs are likely to be outside of downtown since the current emphasis downtown is to provide other forms of housing opportunities. Therefore, a modest target of 200 additional SRO units is proposed. Of these, approximately 20 percent or forty units would be affordable to very low-income households and the remainder would be affordable to low-income households.

In order to achieve a broader dispersal of SRO units beyond downtown and to help implement community balance objectives, the Planning and Development Services Departments will incorporate SROs into plans to encourage transit-oriented development near trolley stations and major bus stops. The Zoning Code Update project created a new mixed-use zone for use in such areas which will provide incentives for SROs and other high-density developments.

5. Section 202, Section 801 and Section 811 - The Section 202 program allows non-profit corporations to apply for direct loans from HUD to finance the construction or acquisition and rehabilitation of housing for the elderly or hindered/disabled. The City anticipates that approximately 250 units will be constructed through these programs during this Housing Element cycle. These units are available only to very low-income persons and the rents are restricted to 30 percent of gross income.
6. Military Housing - The military proposes to develop approximately 2,188 new housing units for military families by the end of FY 2004. The 2,188 units include the following projects:
 - a. up to 1,600 new units at MCAS Miramar. Several potential sites are under consideration. All are part of the base
 - b. 500 new units proposed at the Naval Training Center
 - c. 900 new units at Cabrillo Heights (Serra Mesa) which would replace 812 existing deteriorated units at the same site for a net increase of 88 units

It is anticipated that military family housing will be provided primarily by the private sector, with financial incentives from the military. Military housing is available to enlisted personnel with a rank of E-1 and above. Families of enlisted personnel receive housing in lieu of their military housing allowance. Based on current occupancies by rank, it is projected that approximately 40 percent of the units would be affordable to very low-income households and 60 percent would be affordable to low-income households.

7. Student Housing - Current plans on the part of local universities call for adding approximately 3,000 to 5,000 new beds by the end of FY 2004 to serve students. This number includes approximately 1,200 beds at the University of California at San Diego, approximately 1,600 to 3,300 beds at San Diego State University, approximately 50 bed spaces at Point Loma Nazarene College, and a possible 200 to 300 bed space at United States International University.
8. Mobile Home Parks - Mobile home parks can be an attractive alternative for providing affordable housing both for rent and for sale. In San Diego, mobile home parks are regulated through the Mobile Home Park Overlay Zone. Developers have been reluctant to build additional mobile home parks because high land costs make it economically infeasible. However, it may be possible to develop additional mobile home parks as a non-profit venture organized as a community land trust or limited equity cooperative to keep land costs constant. These mechanisms can also be utilized to enable mobile home park residents to purchase their own spaces, thereby converting to tenant ownership. With the incentives described above, it may be possible to add or enable resident acquisition of a minimum of 200 mobile home park spaces, all of which would be affordable to low-income households.

9. Farm Worker Housing - The City shall annually monitor the number of permanent and seasonal farm worker employees in San Pasqual Valley, where they live, and the need for additional housing. If additional housing is found to be needed, the City shall develop appropriate incentives to encourage lessees to provide such housing, with priority given to permanent employees first.

The City has incorporated into its Zoning Code Update, provisions of the State Employee Housing Act which specify that employee housing for six or fewer employees shall be processed as single-family use and that employee housing for thirteen or fewer employees shall be processed as agricultural use.

10. Housing for the Homeless - The City's program for housing for the homeless has two components: short-term shelter facilities and long-term shelter facilities. Short-term shelter facilities are subcategorized into three types: seasonal spaces (available only during the winter months); vouchers (to pay for homeless persons to stay in commercial hotels/motels); and ongoing night shelters (available year round).

As noted in Tables 2 and 3, in fiscal year 1998, providers of services along with the financial assistance of the City and others provided 77,689 shelter bed-nights in 1998. This occurred during the extreme weather conditions brought on by "El Nino." It is anticipated that based on current funding levels and more normal winters that 60,000 bed-nights will be provided annually through the next five-year Housing Element cycle.

Vouchers can serve an important role with respect to providing shelter for those homeless individuals and especially families who cannot be accommodated in a shelter for various reasons such as short-term illness, family size or other special circumstances. The City joined the County of San Diego and other local jurisdictions in fiscal 1998 in a regional voucher program. It is expected that this model will be used in future years in serving families and others who cannot be accommodated at existing or temporary shelter sites.

Based on consultations with area providers, the following three goals have been set: (1) 1,207 short-term bed space or an increase of 1,000 over the 1998 year; (2) 3,214 long-term bed space or an increase of 1,250 over the 1998 year; (3) 300 special needs beds or an increase of 204 over the 1998 year.

Table 2. SEASONAL WEATHER SHELTER BEDS

Service	1998 Actual per RTFH*	2004 Goal	Net Change
Seasonal	77,689 bed-nights	60,000 bed-nights	-17,689 bed-nights
* Regional Task Force on the Homeless Seasonal Shelter: A program which provides shelter and support services during a limited portion of late fall and winter months. Source: City of San Diego, Office of the Homeless Coordinator			

Table 3. PERMANENT BED CAPACITY

Service	1991 Baseline per RTFH*	1998 Actual per RTFH*	2004 Goal	Net Change 1998-2004
Short-Term Beds **	1,032	207	1,207	1,000
Long-Term Beds ***	402	1,964	3,214	1,250
Special Needs Beds****	0	96	300	204
TOTAL	1,434	2,267	4,721	2,454
* Regional Task Force on the Homeless ** Short-Term Beds: Basic, temporary overnight sleeping accommodations with minimal screening and support services. *** Long-Term Beds: Temporary housing and support services to return people to independent living as soon as possible, and generally not longer than 24 months. **** Special Needs Beds: Temporary housing for persons with disabilities including individuals who require special needs due to mental and physical disabilities. Source: City of San Diego, Office of the Homeless Coordinator				

Since 1991 there has been a decrease in the emphasis on short-term emergency facilities which offer minimal services. Instead there has been an emphasis on programs offering comprehensive, coordinated services for a longer term. This policy emphasis has occurred at both the local and federal level. The emphasis on longer-term beds is predicated on the belief that homeless shelter guests receiving supportive services will achieve greater self-sufficiency and have a higher potential for successful transition to independent living. HUD's funding priorities have reflected this emphasis.

As Table 3 shows, the number of short-term beds has decreased significantly, because of the emphasis on long-term beds. The need for short-term beds is expected to increase dramatically in the next few years with the full implementation of the "Welfare to Work" program. Local homeless providers also anticipate that HUD's priorities may shift more

toward the short-term end of the spectrum in the near future. Consequently, the City's quantified objective reflects this greater emphasis on short-term beds.

The City and the non-profit homeless provider community have had a long-term relationship in providing shelter/housing for the homeless. The City consulted with homeless service providers to develop realistic and achievable goals to meet the unmet need of sheltering the homeless. The targets presented in Tables 2 and 3 are based on past experience, projected resources, and HUD's changing funding policies with respect to short and long-term beds. The targets are aggressive in that they represent an increase in the number of beds to be provided to reduce the gap in unmet need. However, they are achievable if the City and the provider community work in concert with the business and faith communities to seek a fair share of federal funding for San Diego and to continue to encourage private and corporate giving.

The City's development of a comprehensive homeless plan has occurred concurrently with several other planning efforts. The City's plan shares strategy with other efforts such as the federally mandated Consolidated Plan, the NTC Reuse Committee, and the Regional Task Force on the Homeless. Parallel planning efforts should maximize the impact of resources on the homeless problem.

Additionally, the City addresses the issues of geographic parity in accessing homeless services and the need for dispersion of services. Local service providers, community planning groups and the City continue to have dialogues critical to land use issues and the need for dispersed services.

Although short- and long-term housing facilities will continue to be allowed wherever residential development is permitted, Map 1 on page 24 and Map 2 on page 25 depict areas where the City encourages such uses to be located. Map 1 depicts industrial and commercial zones as being suitable for emergency shelters, while Map 2 depicts higher density and multi-family zones as being suitable for transitional housing. These maps show more specific areas throughout the City which provide a significant number of adequate sites to meet the City's quantified objectives for emergency shelters and transitional housing.

In accordance with the 4th District Court of Appeal ruling in the case, *Hoffmaster vs. City of San Diego* (1997) 55 Cal.App.4th 1098, the City in September 1998 amended its processing and development regulations for emergency shelters and transitional housing to facilitate more expeditious processing and remove regulatory impediments. Specifically, the City made the following changes to implement the court's ruling:

1. The permit approval process now allows emergency shelter and transitional housing conditional use permit applications to proceed directly to the City Council with no appeals from a lower decision-making hearing body. The City

also removed the requirement for a recommendation from the Planning Commission in order to further expedite the process.

2. The requirement for a one-quarter mile separation between emergency shelters or transitional housing and other similar facilities was removed.

To comply with the court's requirement to identify adequate sites for emergency shelters and transitional housing, the City has published a notice that a listing of potential sites for such facilities which meet the court's definition of "adequate" is on file and available to the public in the office of the City Clerk.

To further facilitate the site process, the City Council adopted a voluntary program in October 1995 to encourage early communication between providers of homeless facilities and neighbors. The "Good Neighbor Plan" is patterned after a similar program in Portland, Oregon. It is premised on the concept that early voluntary communication with the prospective community regarding the facility and types of programs and services to be offered can minimize potential community controversy at the time of actual permit application and once the facility becomes operational. Prior to applying for a conditional use permit, applicants for a homeless facility, or any other type of residential care facility are encouraged to make contact with the prospective immediate neighbors, the appropriate community planning group, and other interested parties and to make a good faith effort to resolve all site location issues. If all issues cannot be resolved in advance of permit application, the applicant and neighborhood parties have the option of requesting mediation of issues through a dispute resolution program for which the City would pay the associated costs up to \$500 per case, with an annual budget of \$10,000 for this service.

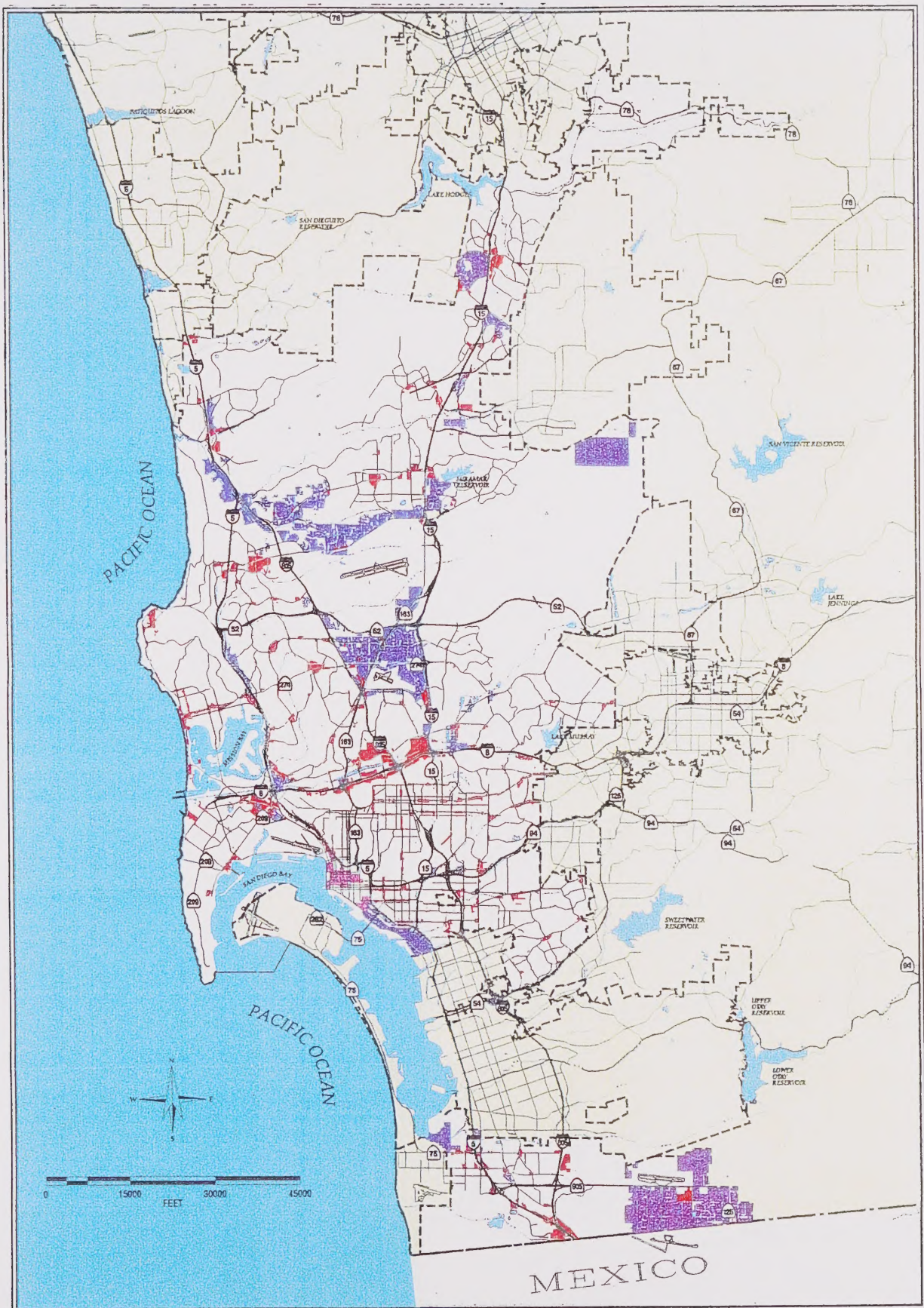
In response to the need for short-term emergency beds, the City in FY 1997 approved a dispersed 24-hour shelter program which served approximately 650 people and was targeted to specific homeless populations. One site was for homeless men and women, another was for homeless veterans, and a third for homeless women and children. This model is to be used again in FY 1998 and based on its success will probably be used throughout the next five-year period.

HUD's Continuum of Care Homeless Assistance Program encourages addressing homeless needs comprehensively and in a coordinated manner. Consequently, the City's Housing Commission has coordinated the annual planning process for identifying gaps in service pursuant to the Continuum of Care concept. This coordination has resulted in well-integrated services to the homeless, as outlined in the City's Supportive Housing Program. Each provider has a role to play and offers expertise and resources.

The Continuum of Care Program has resulted in approximately \$16.9 million being awarded to local providers and the Housing Commission for homeless services. The

program has become the principal funding vehicle for transitional housing and case management assistance and has resulted in extensive collaboration among the provider community in order to maximize service delivery.

11. Study of Space and Parking Standards for Emergency Shelters - The Planning and Development Services Departments will reexamine the space standards and parking requirements currently required for emergency shelters to ensure that they are reasonable and specifically relate to the needs of emergency shelters.
12. Support for Regional Task Force on the Homeless - In conjunction with the County of San Diego and other local jurisdictions in the region, the City provides funding for the Regional Task Force on the Homeless. The RTFH serves as a central repository of information on homeless needs and assistance, and promotes a coordinated approach to planning for homeless services throughout the region. Working through the RTFH, the City will work to identify gaps in services and promote interagency collaborations and partnerships to achieve the most efficient and cost-effective delivery of services. The City will also encourage other local jurisdictions with homeless populations or people at-risk of becoming homeless to address their specific human service needs.
13. Listing of Affordable Housing Units - The Housing Commission shall publish and maintain a comprehensive listing of housing developments in the City which have units reserved for lower-income households.
14. Support for Research and Legislation for Affordable Housing - Through the efforts of its lobbyists, the Department of Intergovernmental Relations, and the Housing Commission, the City will support research by the state and other agencies to identify and adopt new construction methods and technologies to provide affordable housing, and research by the lending industry to adopt innovative financing methods to facilitate affordable housing. Additionally, the City shall seek legislative changes at the state and federal levels to make affordable housing programs more responsive to the needs of lower-income households.
15. Pursuit of State and Federal Funding for Affordable Housing - Through the efforts of its lobbyists, the Department of Intergovernmental Relations and the Housing Commission, the City will monitor the status of all existing and potential state and federal funding resources for affordable housing and apply for all competitive state and federal housing monies which would contribute toward meeting San Diego's affordable housing goals.



Legend

- Commercial Zones
(Except Neighborhood Commercial Zones)
- Industrial Zones
(Except Scientific Research)
- Commercial/Office/Mixed Use Downtown

CITY OF SAN DIEGO
Industrial and Commercial Zones
Suitable for
Emergency Shelters
DECEMBER 1998

SanGIS

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IMPLEMENTATION CHARTS: New Construction

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Density Bonus	Promote publicly and privately sponsored programs aimed at the development of affordable housing for lower-income households.	Units 740	Hsg. Comm./ Private Developers	20/year	Conventional	Low-income Households Very Low-income Households
Tax Credits and Bonds	See Above Policy	Units 100	Hsg. Comm. Not-for-Profit-Corps. Private Developers	20/year	Tax Credits/ Tax-Exempt Bonds	Low-income Households Very Low-income Households
Coastal Zone Program	Continue to utilize federal and state subsidies to the fullest to meet the needs of lower income residents.	Units 20	Private Developers	4/year	Conventional	Low-income Households
SRO's	Stress flexibility in the application of code requirements in order to facilitate affordable housing. Recognize the role of SRO's in providing housing for the elderly and students. Promote SRO's as a part of transit oriented developments in order to achieve community balance objectives.	Units 200	Private Developers Hsg. Comm. Redev. Agency	40/year	Conventional/ Hsg. Comm.	Low-income persons Elderly Low-income Students Military Personnel
Section 202 Section 801 Section 811	Focus public resources for elderly housing at the Low-income end of the elderly Population. Support the integration of persons with disabilities into the private housing market as much as possible.	Units 250	Not-for-Profit-Corps.	By FY 2003	HUD	Low-income elderly Low-income disabled

Goal 1: Ensure The Provision Of Sufficient Housing For All Income Groups To Accommodate San Diego's Anticipated Share Of Regional Growth Over The Next Housing Element Cycle, FY 1999-2004

IMPLEMENTATION CHARTS: New Construction

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Military	The City shall cooperate with the Military and the private sector to identify opportunities for additional military family housing throughout the City such that the occupants have the opportunity to become an integral part of communities. The City shall cooperate with the Military through the Community plan update process to ensure future sites are readily accessible to public services and facilities.	Units: 2,188	Military Private Sector	FY 99 - 2004	Military Private Sector	Military Families
Student Housing	Local universities shall house as much of their student enrollment on-campus as possible. The universities Should consider the use of Incentives to encourage Maximum use of on-campus Housing. The City shall promote SRO's designed as dormitories as a resource in providing housing off-campus for those students who cannot or do not want to be housed on campus.	Beds 3000-5000	UCSD Pt. Loma Naz. SDSU USD State Private	FY 99 2004	UCSD Pt. Loma Naz. SDSU USD State Private	Students
Mobile Home Parks	The City shall encourage the use of appropriate mechanisms to keep land costs constant in order to facilitate the development of future mobile home parks and conversion of existing mobile home parks to tenant ownership. Examples include community land trusts and limited equity cooperatives. The City shall encourage the use of manufactured housing as One means of providing Housing affordable to moderate Income.	Units 200	Hsg. Comm. Private Developers	5 Years	Conventional Hsg. Trust Fd. State	Low-income Households, Elderly, First Time, Buyers

Goal 1: Ensure The Provision Of Sufficient Housing For All Income Groups To Accommodate San Diego's Anticipated Share Of Regional Growth Over The Next Housing Element Cycle, FY 1999-2004

IMPLEMENTATION CHARTS: New Construction

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
	households. Such housing shall be compatible in design with nearby market rate housing. This policy is intended to provide affordable housing while not compromising community design standards.					
Farm worker Housing	The City shall monitor the number of permanent farm worker employees in San Pasqual Valley, where they are housed and the need for additional housing for permanent farm workers. If additional employee housing is needed, the City shall identify appropriate incentives and assistance to make such housing economically feasible.	Housing for permanent and seasonal employees and day laborers	Farmers and Growers Hsg. Comm Real Estate Assets Dept	FY 1999-2004	Conventional SB/HOME Hsg. Trust Fd.	Permanent farm workers Se farm workers and day laborers
Housing for the Homeless	Supports the concept of providing a continuum of housing for the homeless ranging from short term beds to affordable low-cost permanent housing.	Full spectrum of services Increase of 1,207 short-term beds	Homeless Providers City Homeless Coordinator	By 2004	McKinney Super NOFA HOME ESG Hsg. Trust Fd CDBG Regional Hotel/ Motel Vouchers	Spectrum of Homeless throughout the City.
	Give primary emphasis to the provision of homeless facilities in the development of service enhanced longer-term beds.	Increase of 1,250 long-term beds	Homeless Providers	By 2004	Same as above	Homeless single adults, families, youth, special needs
	Actively support providers of homeless services in establishing additional winter seasonal shelter and entry level beds.	Annual Bednight capacity of 60,000 bed-nights	Homeless Providers Housing Comm	Annually	McKinney Hsg Comm Regional Hotel/ Motel Vouchers Port District	Priority for single women, w with children, elderly disabled.
	Support providers of homeless services in establishing additional short-term beds. These beds may be provided through a variety of emergency shelter and safehaven options including temporary shelters					

Goal 1: Ensure The Provision Of Sufficient Housing For All Income Groups To Accommodate San Diego's Anticipated Share Of Regional Growth Over The Next Housing Element Cycle, FY 1999-2004

IMPLEMENTATION CHARTS: New Construction

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
	associated with the provision of services during periods of extreme weather conditions.					
Reexamine space and parking standards for emergency shelters	The City shall continue to regulate emergency shelters and transitional housing through a conditional use permit process. In accordance with the 4th District Court of Appeal decision in the case "Hoff master v. City of San Diego" the City shall continue to implement measures it has Adopted to accelerate the Permit approval process for These facilities and not apply a separation requirement. Additionally, in accordance with the Court's decision, the City shall publish a listing of Potential sites for emergency Shelter and transitional Housing and maintain on file at the City Clerk's office.	Report to Planning Comm & City Council	Planning Dept City Homeless Coordinator.	FY 2002	General Fund	Homeless Providers
Housing for The homeless	Encourage inter-agency efforts to provide services and housing to specialized homeless groups such as the mentally ill, and chronically disabled. Support will focus on permanent supported housing space.	Increase of 204 Special Needs Beds	City/County W/private non-profits	FY 2004	HOPWA Sect. 8 set McKinney HOME Hsg. Trust Fd. CDBG Redevmt. Set-Aside	Youths, families, disabled and other special needs population
Regional Task Force on Homeless	The City Manager will cooperate with other jurisdictions and coalitions in conducting regional goal-oriented planning and coordination that will identify gaps in service, and seek methods to improve the responsiveness of existing homeless service systems. The City Manager will	Annual funding	City of San Diego RTFH	Ongoing	General Fund	Spectrum of Homeless Throughout Region

Goal 1: Ensure The Provision Of Sufficient Housing For All Income Groups To Accommodate San Diego's Anticipated Share Of Regional Growth Over The Next Housing Element Cycle, FY 1999-2004

IMPLEMENTATION CHARTS: New Construction

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
	promote interagency communications, collaborations, and partnerships to achieve an efficient and cost effective delivery of services to the homeless and those at-risk of becoming homeless. The City Council expects other government jurisdictions to meet their statutory obligations With regard to addressing Human service needs of Populations who are homeless or at-risk of homelessness.					
Listing of Affordable Housing Units	The Housing Commission shall publish a comprehensive listing of housing developments in the City which have units reserved for lower income households.	Annual listing	Hsg. Commission	Updated annually	Hsg. Comm. Funds	Very Low and Low-Income Households
Support for Research Legislation for Affordable Housing	Through its lobbyists, the Department of Intergovernmental Relations, and the Housing Commission, the City will support research by the State and other agencies to identify and adopt new construction methods and technologies to provide affordable housing, and research by the lending industry to adopt innovative financing methods to facilitate affordable housing.	Ongoing	Legislative Svcs. Hsg. Comm. Planning Dept.	Ongoing	General Fund Hsg. Comm.	Very Low and Low-Income Households
Pursuit of State and Federal Funding	Additionally, the City shall seek legislative changes at the state and federal levels to make affordable housing programs More responsive to the needs Of lower income households.					

Goal 1: Ensure The Provision Of Sufficient Housing For All Income Groups To Accommodate San Diego's Anticipated Share Of Regional Growth Over The Next Housing Element Cycle, FY 1999-2004

Goal 2: Maintain At A High Level And Upgrade, Where Necessary, The Quality, Safety, And Livability Of San Diego's Housing Stock, With Emphasis On Preservation Of San Diego's Affordable Housing Stock

QUANTIFIED OBJECTIVE: Maintenance and Conservation

Develop and maintain programs that identify substandard housing and provide a wide spectrum of options to correct housing code violations.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

This Housing Element retains the same maintenance and conservation objective from the previous Element.

POLICIES:

1. The City shall encourage the maintenance and repair of existing renter- and owner-occupied housing to prevent deterioration by promoting educational and training programs on basic housing maintenance procedures and techniques.
2. The City shall promote the replacement of substandard housing units which cannot feasibly be rehabilitated.
3. The City shall support neighborhood cleanup programs.
4. The City shall coordinate code enforcement efforts with housing rehabilitation programs.
5. The City shall implement inspection programs for unique housing types such as farm worker housing and mobile homes to assure compliance with minimum health and safety standards.

PROGRAMS:

1. Housing Code Enforcement - The City shall continue to support and, where possible, expand its code enforcement activities. Such activities shall emphasize amelioration of defects which threaten the basic health and safety of the occupants and community.

2. Farm Worker Housing Inspection Program - The Real Estate Assets Department and Neighborhood Code Compliance Department shall jointly undertake an annual inspection program of the 36 City-owned farm worker houses in San Pasqual Valley to ensure that they meet minimum health and safety standards. Such inspection program shall be cost recoverable. Buildings which are beyond economical repair or a hazard to the public health, safety, and welfare shall be repaired or replaced. The Real Estate Assets Department and Housing Commission shall then exhaust all feasible means of providing suitable relocation assistance or alternative housing.
3. Mobile Home Inspection Program - Continue to implement a five-year inspection program in which all mobile home parks will be inspected for compliance with minimum health and safety standards. Approximately 1,300 mobile home park spaces shall be inspected annually.
4. Housing Maintenance Educational and Training Programs - Self-help training workshops and classes are offered by a variety of organizations and institutions including the San Diego Apartment Association, the San Diego Board of Realtors, junior colleges, and other entities. The City will encourage new and existing property owners to participate in the programs through a variety of outreach efforts.
5. Code Enforcement/Rehabilitation Coordination - The Neighborhood Code Compliance Department shall refer owners of multi-family housing with multiple code violations to the Housing Commission for possible amelioration with the assistance of Housing Commission rehabilitation programs. The Neighborhood Code Compliance Department will also refer owners of multi-family housing with multiple violations in designated redevelopment areas to the appropriate redevelopment entity for possible correction with the assistance of redevelopment funds.
6. Neighborhood Cleanup Programs - The Housing and Code Enforcement Division of the Neighborhood Code Compliance Department and the Waste Management Department will cooperate with neighborhood and trade associations and the "I Love San Diego" program in neighborhood cleanup campaigns. Such campaigns will be coordinated with systematic code enforcement and rehabilitation programs.

IMPLEMENTATION CHARTS: Maintenance and Conservation

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Housing Code Enforcement	The City shall continue to implement a housing code enforcement program on a complaint basis. Such a program shall emphasize amelioration of defects which threaten the basic health and safety of the occupants and community. The City shall promote the replacement of substandard housing units which cannot feasibly be rehabilitated. The City shall coordinate code enforcement efforts with housing rehabilitation programs.	Inspect approx. 25,000 units	Neighborhood Code Compliance Division	5,000 units annually	General Fund	Occupants of older, multi-family rental housing.
Farmworkers Housing Inspection Program	The City shall implement inspection programs for unique housing types such as farm worker housing, mobile homes, and SRO's to assure compliance with minimum health and safety standards.	Inspect all 36 City owned units annually.	Neighborhood Code Compliance Division	Inspect all 36 City owned units annually.	Enterprise Fund	Permanent employees of farms and growers and their families.
Mobile Home Inspection Program	Same as Above Policy	Inspect all mobile home spaces every 5 years.	Neighborhood Code Compliance Division	Inspect 1,300 mobile homes.	Mobile Home Inspection Fee.	Occupants of mobile home parks.
Housing Maintenance Education Training Program	The City shall encourage the maintenance and repair of existing renter and owner occupied housing to prevent deterioration by promoting educational and training programs on basic housing maintenance procedures and techniques.	At least 2 programs annually.	SD Apt. Assoc. SD Bd of Realtors Comm Colleges	At least 2 programs annually.	Private	Owners of rental owner-occupied housing
Code Enforcement/ Rehabilitation Coordination	The City shall coordinate code enforcement efforts with housing rehabilitation program.	Ongoing	Neighborhood Code Compliance Division Housing Commission	Ongoing	General Fund	Owners of rental and owner-occupied housing
Neighborhood Cleanup Program	The City shall support neighborhood cleanup programs.	25 neighborhood cleanup programs	"I Love A Clean San Diego" program. Neighborhood organizations.	5 per year	General Fund	Residents of older neighborhoods

Goal 2: Maintain At A High Level And Upgrade, Where Necessary, The Quality, Safety, And Livability Of San Diego's Housing Stock, With Emphasis On Preservation Of San Diego's Affordable Housing Stock

QUANTIFIED OBJECTIVE: Preservation of Existing Lower-Income Housing

HOUSING ELEMENT REQUIREMENTS

Section 65583 of the California Government Code requires local governments to include analysis and programs for the preservation of assisted housing developments in their Housing Element.

The purpose of the analysis is to identify actions that the jurisdiction can take to preserve at-risk units, to adequately plan for preventing or minimizing tenant displacement and to preserve the local affordable housing stock. The analysis is required to cover a ten-year period but, for ease of planning, the State Department of Housing and Community Development recommends dividing the period into two five-year groups, coinciding with the planning periods of the Housing Element. The analysis should include five essential components:

1. Inventory of all multi-family rental units at risk of losing use restrictions, termination of subsidy contract, or mortgage prepayment (including units assisted by federal, state and local sources of financing or subsidy).
2. An analysis comparing the replacement cost of producing new rental housing comparable in size and rent levels to the units at risk of converting to market rate, and the cost of preserving the existing units.
3. Identification of all resources available for preservation activities.
 - a. Public and private non-profit corporations capable of acquiring and managing existing units.
 - b. Federal, state and local financing and subsidy programs available to preserve at-risk units.
4. Establishment of a preservation objective, which is a quantified objective for the number of at-risk units to be preserved during the first seven-year planning period.
5. Local programs for preservation activities.

TIME FRAME OF PRESERVATION AMENDMENT

For this Housing Element, the Preservation of Assisted Housing analysis will encompass all housing projects at risk during a ten-year period from July 1999 to June 2009. The first five-year subset will cover the period from July 1999 to June 2004, referred to herein as Group 1. The next five-year subset will cover the period from July 2004 to June 2009, referred to herein as Group 2.

OVERVIEW - PRESERVATION OF AT-RISK ASSISTED HOUSING PROJECTS

Beginning in the 1960's, the federal government provided various incentives to private developers including low-interest loans and rent subsidies administered by the Department of Housing and Urban Development (HUD) and Farmers Home Administration (FHA). Owners who secured these subsidies entered into contracts with HUD agreeing to build or operate multi-family rental housing developments that reserved the units for lower-income households as long as the projects participated in the federal programs.

Many of these programs gave owners the option of terminating their participation at, or prior to, loan maturity or rental assistance contract expirations. When an owner elects to exercise this option, the project's subsidies and the accompanying use restrictions are terminated. At this point, units may be converted to market rate units and tenants may become displaced without any assurance of securing permanently affordable housing elsewhere. Additionally, the inventory of low-income housing declines as units are converted to market rate.

The potential loss of affordable units is compounded when considering at-risk low-income units produced by state and local programs, such as Low-Income Housing Tax Credit Program, State Density Bonus, CHFA-issued bonds, Multi-Family Revenue Bonds, and Low- and Moderate-Income Set-Aside funds provided through redevelopment agencies. Like their federal counterparts, these programs have regulatory agreements or other use restrictions for terms of limited duration.

FINANCING PROGRAMS

Federal

There are two types of federal programs that allow the termination of low-income use restrictions: low interest, FHA insured loans; and Section 8 rental assistance. Often, projects receive assistance from both types of programs. In such cases, the earliest termination date in either program is the earliest a project may lose its use restrictions.

Programs that fall under the first category of low-interest, Federal Housing Administration (FHA) insured loans include the Section 221(d) (3) Below Market Interest Rate (BMIR), Section 236 and Section 202 Programs. Between 1961 and 1983, the Section 221(d) (3) and Section 236 programs provided for-profit and non-profit owners with loans at typical interest rates of 1 percent or 3 percent for at least 90 percent of the development cost. The first two programs were typically financed by private lenders with HUD "writing down" the interest and providing mortgage insurance. The third program was a direct government loan. Mortgages were for terms of 40 years; however, these programs allowed loan repayment in year 20 and termination of the regulatory restrictions on both rents and occupancy.

In addition to very favorable financing terms, owners received tax benefits that provided an attractive return on their 10 percent equity contribution. They also received a restricted annual cash flow of up to 6 percent of original equity, and received management and partnership fees.

All Section 202 and some Section 236 and Section 221(d) (3) (BMIR) projects that are held in non-profit ownership or receive certain other additional HUD subsidies, are locked into their affordability for the full mortgage term, but may have use restrictions terminated after that date.

Federal Section 8 Rental Assistance Programs fall under the second general category of programs allowing termination of use restrictions. These programs include New Construction, Substantial Rehabilitation and Moderate Rehabilitation Programs, as well as existing federally-assisted projects onto which Section 8 was added under the Loan Management Set-Aside and Property Disposition Programs.

Under these Section 8 contracts, subsidies are tied directly to the project and cannot be used by tenants if they move elsewhere. HUD provides the project owner with the difference between a tenant's rent contribution, generally limited to 30 percent of household income, and the contract rent established by HUD. Many of the contracts allowed owners to opt out after seven-year intervals. If this option was exercised, tenants residing in the project would lose their rental assistance and in all likelihood, be faced with a greater rent burden or be forced to seek housing elsewhere.

State and Local

The 5,344 affordable housing units have been developed in San Diego using state and local programs, which have expiring rent restrictions over the ten-year period (see Appendix D on Volume II). These units generally carry affordability restrictions for periods of between ten and twenty years. Many of these units are nearing the end of their affordability terms, and are considered "at-risk" of converting to market rate units.

CITY OF SAN DIEGO

All of these units have been developed by private non-profit or for-profit sponsors who have utilized subsidies or financing provided by the public sector at the local, state and/or federal levels. Affected units include those acquired, constructed, or rehabilitated through issuance of Multi-Family Revenue Bonds, the Section 8 Moderate Rehabilitation Program, or gap financing provided by the San Diego Housing Commission (see Appendix D). Also included in this inventory are 990 Density Bonus restricted units which have affordability expiration dates that begin after FY 2001. 1,168 low- and moderate-income restricted units, produced or rehabilitated by the San Diego Redevelopment Agency, which also have affordability expiration dates during the ten-year period, are also included in this inventory.

RESOURCES FOR PRESERVATION

Organizational Capacity

The following public entities and private non-profit corporations have established legal and managerial capacity to acquire and manage federally subsidized housing developments:

Bayview Community Development Organization
Chicano Federation of San Diego County
City Heights Community Development Organizations
Corporation of Affordable Communities & Homes (COACH)
Greater Golden Hills Community Development Corporation
Housing our People Economically (HOPE) CDC
MAAC Project
Ocean Beach Community Development Corporation
San Diego Community Development Corporation
San Diego Housing Authority
San Diego Housing Commission
San Diego Interfaith Housing Foundation
San Diego Neighborhood Housing Services Inc.
San Diego Youth and Community Services Inc.
San Ysidro Urban Council
South Bay Community Services, Inc.
Townspeople Corporation
Trabajadores de la Raza, Inc./Casa Familiar
Urban Council Development Inc. (UCDI)

The City of San Diego could work with any one of these entities to preserve at-risk housing developments. The San Diego Housing Commission serves the City of San Diego primarily through the provision of Section 8 certificates and vouchers for eligible households, rehabilitation of low-income owner-occupied and rental units, and development and the management of Managed Housing projects. Other non-profit entities are seeking to build capacity to provide and preserve affordable housing and will also likely be involved in future preservation efforts.

FINANCING SOURCES

Mortgage Revenue Bonds

Since 1982, the City has been issuing mortgage revenue bonds for the development of multi-family rental housing. During this period, forty-eight projects were funded, creating a total of 8,284 rental units, of which 1,981 units are low-income. Part of the City's preservation strategy has been to refinance such projects with mortgage revenue bond proceeds (bond refunding), in

exchange for extended (and strengthened) affordability controls. Mortgage revenue bonds can also be a resource for acquiring and preserving at-risk units that were not originally financed with bond proceeds. As bond issuance or refunding is an elective activity to which the owner must agree, it is difficult to project how much financing and bond authority the City would need to preserve these at-risk developments.

State Bond Financing (upon availability)

The availability of financing at the State level, typically funded through voter-approved general obligation bond issuances, will be considered a source for local preservation activities. If the housing programs are similar to those assisted by past ballot measures, then funding will probably be available for preservation activities, pending voter approval. Historically, such bond proceeds are administered by the State of California Department of Housing and Community Development and have been used to fund primarily new construction and rehabilitation housing projects.

CDBG

In recent years, San Diego received an annual allocation of approximately \$18 million in Community Development Block Grant funds. Barring any substantial change in HUD appropriations, a similar amount of funding is expected over the next five years, during the Group 1 analysis period. Total CDBG funding during this period would be approximately \$90 million.

Approximately 10 percent of CDBG funds are typically allocated to fund affordable housing services such as single-family housing rehabilitation. It is expected that the funding priorities will remain consistent; hence, the same percentage of funds should be available for housing activities. Due to the limited nature of CDBG resources, it is unlikely that a significant amount of funds would be used for preservation activities; however, the City could decide to dedicate a greater percentage of CDBG funds for housing activities during any given year.

Low- and Moderate-Income Housing Fund

California Redevelopment Law requires localities to set aside 20 percent of their tax increment dollars derived from redevelopment project areas to improve the supply of housing for very low-, low-, and moderate-income households and to replace housing units lost through redevelopment activities.

As of the end of FY 1998, the City, through its Redevelopment Agency, has funded the construction, or assisted in funding the construction, of 11,182 very low-, low- and moderate-income restricted multi-family units, of which 1,040 or 9.3 percent were very low restricted units.

Total Local Sources

The City will consider the use of those local funds listed below to support the preservation or replacement of its at risk units:

Table 4. Potential Sources of Funds to Preserve or Replace “At Risk” Units

POTENTIAL SOURCES	FY 00	FY 01	FY 02	FY 03	FY 04
CDBG	\$18M	\$18M	\$18M	\$18M	\$18M
HOME	\$7M	\$7M	\$7M	\$7M	\$7M
Housing Trust Fund	\$3M	\$3M	\$3M	\$3M	\$3M
Housing Commission	\$1M	\$1M	\$1M	\$1M	\$1M
Redevelopment Set Aside	\$3M	\$3M	\$3M	\$3M	\$3M
TOTAL	\$32M	\$32M	\$32M	\$32M	\$32M
GRAND TOTAL \$160M					

Table 4 indicates that, the City has, at its discretion, sufficient funds to preserve all affordable units at risk through FY 2004. It must be noted, however, that a significant portion of those funding sources is currently used to support ongoing community development activities, and the wide range of activities that comprise this City's multi-faceted affordable housing strategy.

Allocation of all funds from these sources to support preservation activities would deprive other affordable housing and community development activities of sufficient support to guarantee their continuation or the successful implementation of new activities in these areas. Therefore, while the City will consider the use of these funds for preservation of at risk units, it is highly unlikely that all such funds will be used for this purpose.

FEDERAL INCENTIVES

There are approximately 2,800 federally mortgaged housing units in San Diego that are eligible for conversion to market rate rentals, prior to the end of FY 2009. All of these units have been developed by private non-profit or for-profit sponsors without additional subsidies or financing provided by the public sector at the local or state levels.

A few years ago, FHA proposed a plan for restructuring HUD's multi-family portfolio, after recognizing that Section 8 rental subsidies for multi-family rental assistance projects had escalated significantly, and by fiscal year 2002, could reach a cost of \$6 billion. The plan called for restructuring the multi-family portfolio so that market rate rents could support a property's debt. This would end over subsidization of properties, promote resident responsibility and choice in housing, and bring marketplace competition and incentive.

The 1998 Appropriations Act set forth the legislation “Multi-Family Assisted Housing Reform and Affordability Act (MAHRA) of 1997” that enables the Department to move forward with a permanent Mark-to-Market (M2M) Program. MAHRA findings and purposes:

- Recognizes the growing needs for funds for Section 8 assistance contract renewals and the danger of FHA multi-family defaults if renewal funding is not available.
- States that the economic, physical, and management problems of the insured, assisted stock would best be addressed with reforms which:
- Reduce the cost of federal rental assistance by reducing project debt service and operating costs;
- Address the physical and financial needs of a project and the failure of project owners and managers to comply with program rules; and
- Transfer administrative and other responsibilities of the Secretary to capable state, local and other entities.

HUD has designated the California Housing Finance Agency (CHFA) as the Participating Administrative Entity (PAE) to implement the Mark-to-Market program in California. Under the M2M program, a project owner wishing to renew Section 8 project-based subsidies must submit a Restructuring Plan. The Plan must justify the owners and PAEs' preference for continuing project-based assistance as opposed to providing tenant-based assistance. It must detail how the contract rents will be set, provide the cost required, and include plans for the completion of needed rehabilitation. It must also state how the FHA-insured mortgage is to be restructured, describe whatever affordability restrictions exist on the property, and provide proof that competent management exists. A plan must be submitted for each property to be restructured, but owners of multiple properties may submit one plan for all.

The City of San Diego has a number of federally insured multi-family housing projects which have rents that are at or above 100 percent of FMR and eligible for HUD's M2M program. The Housing Commission is expected to work with the CHFA in the restructuring of those projects.

Section 8

Nationally over 800,000 FHA-insured housing units in 8,500 projects were financed with 40-year mortgages and 20-year Section 8 project-based rental assistance contracts. In many of these projects, the rents exceed those received by comparable units in the marketplace.

Beginning in FY 1996, project-based Section 8 contracts began to expire. Without Section 8 rental assistance, a percentage of HUD-assisted and insured projects may default, jeopardizing tenants, owners, and affordable housing stock and creating substantial losses in the FHA

insurance fund. To forestall this crisis, Congress and the Administration have offered one year extensions of these expiring Section 8 contracts. The Section 8 renewal authority is the first step to addressing this affordable housing dilemma. Congress has approved new legislative authority for project-based subsidies expiring in FY 1999. HUD is moving ahead under current law to ensure timely funding of the one-year extension of Section 8 contracts as they expire.

At the request of an owner, HUD shall renew the expiring Section 8 contracts as project-based assistance for a period of not more than one year, at rent levels that are less than or equal to comparable rents. Project owners with rents greater than the market may request to participate in the Mark-to-Market Program authorized by MAHRA. These contracts are renewed at existing rent levels temporarily while the mortgage is being restructured.

PRESERVATION OBJECTIVE

HUD will take the following steps to protect the low- and very low-income resident families:

- Provide Preservation Section 8 certificates or vouchers to eligible, unassisted low- and very low-income families residing in the project, subject to availability of funds.
- Allow residents to continue living in Section 8 project-based assisted units under an existing Housing Assistance (HAP) contract until the contract expires.
- Provide residents with a Section 8 certificate or voucher when the (HAP) contract expires, subject to the availability of funds.

The 1997 Appropriation Act also provided Section 8 assistance to prevent displacement, and expand the scope of eligibility to include all low-income families, and moderate-income families who are elderly or disabled or families who are residing in a low-vacancy area (3 percent or less vacancies). All recipients must reside in the housing on the date of prepayment. The San Diego HUD Office will work with the property owners and the San Diego Housing Commission to ensure that the above steps for protecting the residents are implemented.

If current owners do not wish to retain these units as affordable, the City may provide assistance to private non-profit entities interested in purchasing and managing these developments as affordable housing. If no interested and capable private non-profit entity is available to assume control of these at-risk units, the City can, through its Housing Authority or non-profit corporation, pursue ownership and management of those units for which retention as affordable dwellings are considered important in meeting the housing needs of lower-income San Diegans. The City will utilize this flexible approach to retain as many units as financially feasible in its affordable housing stock.

Given the level of local and federal financing anticipated to be available, the preservation objective during the Group 1 analysis period (July 1999-June 2004) is 400 units or approximately 10 percent of the total number of assisted units eligible to convert to market rate rents.

PROGRAMS:

The City of San Diego will undertake the following programs over the five-year period of the Housing Element amendment. The San Diego Housing Commission will implement these efforts, except where another division or agency of the City of San Diego is identified. Funding sources to support the implementation of these efforts is specified where appropriate.

1. Monitor at-risk projects - In coordination with other public and private entities, monitor owners on an ongoing basis to determine their interest in selling, prepaying, terminating or continuing participation in a subsidy program. Specifically:
 - a. Identify and maintain an updated inventory of at-risk projects through the use of existing databases (e.g., HUD, State of California Department of Housing and Community Development, California Housing Partnership Corporation).
 - b. Create an early warning file to track projects that become eligible for conversion approximately two years prior to the earliest conversion date. Determining an owner's intentions at this point will allow the City to prepare a strategy for the preservation of the project's affordability controls (e.g., by working to assist in the acquisition of an at-risk project by a capable non-profit).
 - c. Work with groups that monitor at-risk projects to make known the probable impact of changes in project affordability controls and recommend possible mitigation; actively participate in efforts to ensure that the project remains in or is transferred to an organization capable of maintaining the affordability restrictions for the life of the project.
 - d. Coordinate with HUD to monitor projects with approval to convert to ensure that any required assistance (or assistance that the owner has agreed to provide) to displaced tenants, is carried out in a timely manner. Monitor projects that may be subject to other state or local requirements regarding the provision of assistance to displaced tenants.
 - e. Partner with groups such as the California Housing Partnership Corporation, the Legal Aid Society of San Diego and other entities interested in providing technical and legal assistance to tenant groups seeking to purchase an at-risk property.
 - f. Monitor local investment in projects that have been acquired by non-profit or for-profit entities to ensure that properties are well managed and maintained and are being operated in accordance with the City's property rehabilitation standards.

2. Work with owners, tenants and non-profit organizations to assist in the non-profit acquisition of at-risk projects to ensure their long-term affordability.
3. Monitor and participate in federal, state or local initiatives that address affordable housing preservation (e.g., support state or national legislation that address at-risk projects, support full funding of programs that provide resources for preservation activities).
4. Use available financial resources to restructure federally assisted preservation projects, where feasible, in order to preserve and/or extend affordability.
5. Pursue funding sources at the federal, state or local levels that may become available for the preservation of at-risk projects.
6. Combine local preservation efforts with the City's Neighborhood Code Compliance Department by directing outreach to at-risk projects cited for Code violations.
7. Maintain communication with CHCP, LISC, and other groups that identify and assess the interest of potential non-profit purchasers capable of acquiring and permanently maintaining the affordability restrictions of at-risk projects.
8. Continue to assist owners or purchasers of existing Mortgage Revenue Bond (MRB) projects to refund their bonds in exchange for augmented and/or extended affordability controls.
9. Work with HUD to obtain Section 8 certificates or vouchers for displaced tenants of *non-federal* at-risk projects.
10. Consider inserting renewal clauses into affordable housing contracts between the Housing Commission and private developers with affordability terms of 20 years or less.
11. SRO Relocation and Displacement Ordinances - Strengthen these ordinances through appropriate amendments to ensure the continued preservation and expansion of SROs as a viable housing resource.
12. Monitor the demolition of existing dwelling units and explore replacement provisions for the loss of affordable housing units.

The programs listed above represent a varied strategy by the City of San Diego to mitigate potential loss of at-risk units due to conversion. These local efforts utilize existing City resources (e.g., provision of technical assistance, direct financial assistance, etc.) as well as other local resources (e.g., use of local non-profit housing developers to acquire and maintain at-risk projects for permanent affordability). The programs also include efforts to secure other resources from the public and private sector, if they become available.

IMPLEMENTATION CHARTS: Preservation of Existing Lower Income Housing

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Monitor at-risk projects	Monitor owners on an ongoing basis to Determine owners interest in selling, prepaying, terminating or continuing participation in a subsidy program.	Monitor each owner of an at-risk project	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
	Identify and maintain an updated inventory at-risk projects through the use of existing Databases which provide information on the use restrictions of projects.	Annually identify each at-risk project	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
	Create an early warning tickler" file of Projects that become eligible for conversion 2 Years before earliest conversion date.	Create ongoing file.	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
	Monitor and respond to notices filed for at-risk projects to identify the probable impacts of changes in affordability controls and recommend possible mitigations.	Ongoing activity.	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
	Monitor projects with approval to convert to ensure that any required assistance to displaced Tenants is carried out in a timely manner.	Ongoing activity.	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
	Monitor at-risk projects that have been acquired to ensure that properties are well-managed and well-maintained in accord with City standards.	Ongoing activity.	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
Work together with owners, tenants and nonprofits organizations.	Assist in the nonprofit acquisition of at-risk projects to ensure long-term affordability of the development.	Ongoing activity.	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
Monitor and participate in federal, state or local initiatives that address the preservation problem.	Support state or national legislation that Addresses at-risk projects. Support full funding of programs that provide resources For preservation activities.	Ongoing activity.	Housing Commission	FY 99-04	Local Housing Funds	Low-Income Single Adults and Families
Use of Low And Moderate Income Housing Fund	Use as available, where financially feasible, to provide equity requirement for federally-assisted preservation projects.	As needed and available.	Redevelopment Agency	FY 99-04	Local Housing Funds & Low/Mod Income Housing Fund.	Low-Income Single Adults and Families
Pursue funding at federal, state or local levels.	Acquire funds for the preservation of at-risk Projects.	Ongoing activity.	Housing Commission	FY 99-04	Local Housing Funds	

Goal 2: Maintain At A High Level And Upgrade, Where Necessary, The Quality, Safety, And Livability Of San Diego's Housing Stock, With Emphasis On Preservation Of San Diego's Affordable Housing Stock

IMPLEMENTATION CHARTS: Preservation of Existing Lower Income Housing

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Coordinate local preservation efforts with City's Neighborhood Code Compliance Division	Determine and enforce code compliance and/or needed repairs. Schedule at-risk projects as a high priority one year prior to opt-out date.	As needed	Housing Commission Neighborhood Code Compliance Division	FY 99-04	Local Housing Funds	
Identify and assess the interest of potential nonprofit purchasers of at-risk projects.	Develop a list of nonprofits who are willing and able to acquire and permanently maintain the affordability restrictions of at-risk projects.	Ongoing activity.	Housing Commission	FY 99-04	Local Housing Funds	
Extend affordability controls for longest term feasible	For future housing developments assisted by a City loan, the City shall seek affordability restrictions for longest term feasible. Extend affordability controls in exchange for refinancing Assistance.	As needed and available.	Housing Commission	FY 99-04	Mortgage Revenue Bonds	Very Low & Low-Income Single Adults and Families
Insert renewal clauses into future projects having affordable units	Same policy as above	Negotiate renewals on a project by project basis 2 years prior to expiration	Hsg. Comm.	Ongoing	General Fund	Existing Low and Very-Low Income Tenants
Amend SRO relocation and displacement ordinances to ensure continued preservation and expansion of SRO's		City Council adoption and Coastal Comm certification	Hsg. Comm. Planning Dept	By FY 2002	General Fund	Existing SRO Tenants
Monitor the demolition of existing dwelling units and explore Replacement provisions For the loss of affordable Housing units		Monitor demolitions On ongoing basis Research replacement Provision alternatives	Planning Dept Development Services Dept Planning Dept Housing Comm	Ongoing By FY 2002	General Fund General Fund	Existing Low and Very-Low Income Tenants

Goal 2: Maintain At A High Level And Upgrade, Where Necessary, The Quality, Safety, And Livability Of San Diego's Housing Stock, With Emphasis On Preservation Of San Diego's Affordable Housing Stock

QUANTIFIED OBJECTIVE: Rehabilitation

Rehabilitate at least 2,900 housing units during the five-year plan period. Of these, at least 560 housing units would be affordable to extremely low-income households, 1,380 housing units would be affordable to very low-income households and 1,470 housing units would be affordable to low-income households at 65 percent of area median-income, the standard established under the HOME program. This objective does not include units rehabilitated through Low- and Moderate-Income Redevelopment Set-Aside funds. A separate objective covers these units.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

For the new Housing Element, the Rehabilitation objective has been reduced by 100 units from the previous Element which covered an eight-year period. However, the proportion of units rehabilitated for very low-income households has risen from 40 percent in the previous Element to 47 percent in the new Element. Additionally, the new Element targets 60 units for occupancy by extremely low-income households. In addition to rehabilitation of these 2,900 units, another 2,200 units occupied by disabled individuals would be made accessible.

POLICIES:

1. The City shall provide funding support to assist in the rehabilitation of both renter- and owner-occupied housing.
2. To the extent practically possible, City-sponsored rehabilitation programs should be coordinated with code enforcement and preservation programs targeted to designated neighborhoods in order to maximize impact of comprehensive neighborhood revitalization and reinvestment programs. However, in some instances, it may be appropriate for City rehabilitation funds to be broadly targeted to all neighborhoods eligible under federal and state regulations.
3. The City shall seek to leverage its funds for rehabilitation with other non-local public and private sources.
4. The City shall consider a policy which standardizes the extent to which units funded with local funds need to be repaired. This policy need not apply to City funds that support such activities as paint-up, fix-up, clean-up or other such programs that fund cosmetic repairs.
5. To the extent practical, Housing Commission and Redevelopment Agency Set-Aside funds for rehabilitation shall be used in a coordinated manner in order to maximize impact.
6. To the extent legally and practically possible, public sector rehabilitation funds shall generally be utilized first to correct health and safety code violations with non-code related improvements given lower priority.

7. The City shall promote the availability of programs to make housing units occupied by people with disabilities accessible.
8. The City shall continue to support the maintenance and rehabilitation of the 36 City-owned farm worker housing units in San Pasqual Valley.

PROGRAMS:

1. Homeowner Rehabilitation - The City shall continue to support and, where possible, expand a code enforcement program. Such a program shall emphasize Homeowners Rehabilitation Program which consists of three components:
 - a. The Housing Commission shall administer a homeowner rehabilitation program which offers low-interest loans to low-income homeowners for repairs and improvements. These loans would be available for 1-4 unit buildings, where at least one unit is owner-occupied. Approximately 150 units owned and occupied by low-income households will be rehabilitated over the five-year period.
 - b. The Housing Commission shall administer a zero-interest deferred loan program for very low-income homeowners to repair and improve single-family homes. These zero-interest deferred loans will range up to \$5,000. Repayment of the loan is required upon the reselling or refinancing of the home. Approximately 500 single-family units will be rehabilitated over the five-year period. Since the average income of loan recipients is 30 percent of area median-income, it is assumed that 250 households will be extremely low-income and 250 households will be very low-income.
 - c. The Housing Commission shall also administer the HOMEWORKS purchase/rehabilitation loan program for first-time homebuyers. The Housing Commission will provide a second equity loan that will cover 25 percent after rehabilitation value at no interest. The Housing Commission and homeowner will proportionately share any equity upon resale prior to 15 years. This program will aid in rehabilitating 100 homes occupied by low-income homeowners over the five-year period.
2. Rental Housing Rehabilitation Program - The Housing Commission shall administer a rental rehabilitation program which offers low- or no-interest loans to owners of rental property where the units are occupied by lower-income households after rehabilitation. Rehabilitation of units through HOME funding is limited to 5-7 unit buildings within the Livable Neighborhoods. The rent restrictions shall remain effective depending on the amount of funds used per unit. Twenty percent of these units will be available to very low-income persons while 80 percent will be affordable at the 65 percent level of area median-income. Approximately 800 rental units will be rehabilitated over the five-year period with 80 percent being acquisition-rehabilitation and 20 percent straight rehabilitation.

3. Mobile Home Grants - The Housing Commission shall administer a mobile home grant program which makes one-time-only grants up to \$3,000 available to very low-income mobile home owners for reparation purposes. Designated distressed parks can obtain up to a \$5,000 grant. Approximately 500 mobile homes will be rehabilitated through grants over the five-year period. Since the average income of grant recipients is 30 percent of area median-income, it is assumed that 250 households will be extremely low-income and 250 households will be very low-income.
4. Acquisition and Rehabilitation - The Housing Commission shall administer a program to assist for-profit and non-profit developers in acquiring and rehabilitating housing units with a portion of these units to be affordable to lower-income households. Based on projected funding sources and levels, it is anticipated that approximately 860 units will be assisted. Of these, 60 units will be affordable to extremely low-income households, 720 units will be affordable to very low-income households, and 80 units will be affordable to low-income households.
5. Physical Modifications for the Disabled - The Veterans Administration offer assistance to disabled veterans with specific service connected disabilities to modify their homes. Based on usage of this program since 1992 and assuming a 10 percent annual increase in number of applications for assistance, it is projected that approximately 2,200 housing units occupied by disabled veterans will be made more accessible.
6. Farm Worker Housing - The City of San Diego owns 36 housing units in San Pasqual Valley. All but five units are leased out to farmers and growers as part of larger leasehold agreements in which City-owned land is leased out for agricultural purposes to farmers and growers. The units are occupied by full-time agricultural employees and their families who are of very low-income. The lessees are responsible for maintenance of the units. However, the City, through the Water Utilities Department, provides funds for rehabilitation where needed. Most of the units are in good condition. However, three of the 36 units are not livable, are currently vacant and require major rehabilitation. One of the three is so deteriorated that it may need to be demolished. The rehabilitation (or demolition of the one unit) will be completed by the end of FY 2000.

IMPLEMENTATION CHARTS: Housing Rehabilitation

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Homeowner Rehabilitation	Provide funding support to assist in the rehabilitation of owner occupied housing. Coordinate rehab programs with code enforcement efforts and combine both a targeted and citywide effort neighborhood participation. The City shall seek to leverage its funds for rehabilitation with other non-local public and private sources. The City shall consider a policy which establishes one standard for the extent to which units funded with local funds need to be repaired. To the extent practical, the use of Housing Commission and Redevelopment Agency Set-Aside funds for rehabilitation shall be used in a coordinated manner in order to maximize impact.	Units: 750	Housing Commission	150/year	CHRP-O HOME CDBG Hsg Trust Fd	Low and Moderate Income Homeowners
Rental Housing Rehabilitation	Provide funding support to assist in the rehabilitation of renter occupied housing.	Units: 800	Housing Commission	160/year	HOME	Very Low and Low-income Renters
Mobile Home Grants	Provide funding support for the rehabilitation of mobile home owners.	500	Housing Commission	100/year		Very low and Low Income mobile home owners
Acquisition/ Rehabilitation	Provide funding support to acquire and rehabilitate housing units with a portion of these to be affordable to lower income households.	860	Housing Commission	172/year		Very Low and Low-income households
Physical Modifications for the Disabled	The City shall promote the availability of programs to make housing units occupied by people with disabilities accessible.	Units: 2,200	SD County Veterans Admin.	440/year	State	Disabled

Goal 2: Maintain At A High Level And Upgrade, Where Necessary, The Quality, Safety, And Livability Of San Diego's Housing Stock, With Emphasis On Preservation Of San Diego's Affordable Housing Stock

IMPLEMENTATION CHARTS: Housing Rehabilitation

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
	To the extent legally and practically possible, public sector rehabilitation funds shall generally be utilized first to correct health and safety code violations with non-code related improvements given lower priority.					
Farmworker Housing	The City shall continue to support the maintenance and rehabilitation of the 36 city-owned farmworker housing units in the San Pasqual Valley.	Units Rehab - 3 Maintain - 33	Real Est. Assets Neighborhood Code Compliance	FY 1999- FY 2004	Water Utilities Dept.	Farmworkers

Goal 2: Maintain At A High Level And Upgrade, Where Necessary, The Quality, Safety, And Livability Of San Diego's Housing Stock, With Emphasis On Preservation Of San Diego's Affordable Housing Stock

Goal 3: Minimize Governmental Constraints In The Development, Improvement, And Maintenance Of Housing Without Compromising The Quality Of Governmental Review Or The Adequacy Of Consumer Protection

QUANTIFIED OBJECTIVE: Reduction of Governmental Constraints

Process 2000 shall be 80 percent operational by January 2000.

To take no more than eight working days to process 90 percent of ministerial permit applications for single-family units and to take no more than 26 working days to process 90 percent of ministerial permit applications for multiple-family units. Such processing shall include the time from initial application to issuance of a correction notice.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

The previous Housing Element included an objective to complete and adopt an update and simplification of the Zoning Code by the end of FY 1996. This objective was accomplished in December 1997 with the adoption of the Zoning Code Update (formally known as the Land Development Code). The Coastal Commission subsequently certified the Land Development Code in 1999. Therefore, this objective has been deleted from this Update.

To reflect the implementation of Process 2000 to date, the City's redesign and streamlining of its permit approval process, a new objective has been added to have Process 2000 eighty percent operational by January 2000.

The objective in the previous Housing Element on processing of ministerial permits has been retained.

POLICIES:

1. The Planning Department shall propose zoning and permit processing changes to further reduce housing costs and average permit processing times.
2. The City shall consider appropriate organizational changes to enable development permits to be processed more expeditiously in a coordinated manner.
3. The Development Services Department shall annually monitor average processing times for discretionary development permits.
4. The Development Services Department shall design its discretionary permit processing system to promote coordinated review among affected City departments, substantially reduce permit processing times, and create more certainty for permit applicants.

5. The Development Services Department shall stress the importance of flexibility in the application and interpretation of regulations for building and housing permits to determine the best and most economical approaches to providing affordable housing, while not compromising life safety and the purpose and intent of the City's design regulations.
6. The City shall reexamine its public facility standards to determine how they can be modified to facilitate more affordable housing.
7. The City shall consider ways of reducing the burden of impact fees on the development of affordable housing and mixed-use projects.
8. The City shall implement provisions of state law which exempt certain affordable housing projects from CEQA if specified criteria are met.
9. The City shall educate participants in the community planning process on affordable housing objectives, policies and programs.

PROGRAMS:

1. Process 2000 - The City is redesigning its permit processing system to achieve several objectives: proper coordination among various City departments who have different roles in processing permits; reducing processing time and costs for applicants; and creating more predictability of outcomes for applicants. The system will utilize a variety of technologies to link automated mapping, project tracking and informational resources with improved project accountability and plan check coordination.

As of November 1998, the City's Development Services Department had implemented components of the redesigned permit approval process citywide. By January 2000 the system was in fact operational in 80 percent of the City.

The system has several key features, including:

- a. Overall Project Orientation - Emphasis is placed on processing the entire project as a whole rather than multiple individual permits associated with a single project.
- b. Coordinated preliminary reviews - All projects are able to obtain an early determination of all permit approvals required in order to obtain the necessary approvals. Confirmation of requirements and approvals are available at key points throughout the process to provide predictability for the applicant.
- c. Project Manager - A single City staff project manager is designated who has lead responsibility for processing a project from initial application to approval of all permits associated with the project.

- d. Systematic approach to processing - There is a consolidated approach at key processing points for projects, including single points of entry, coordinated preliminary review, and uniform project intake procedures and project management procedures.
- e. Reliability - The City can provide documentation of discussions and commitments throughout the system at the applicant's request.
- f. Team Reviewers - Project review occurs through an integrated, multi-disciplinary team to provide a comprehensive and consolidated review process under one project manager.
- g. Performance standards and service levels - A common project tracking system has been designed for all departments with management reports and performance standards to assure consistent performance.

The new system was tested through a pilot program labeled Process 2000. A variety of project types were included in the pilot program in order to test as wide a range of project types as possible. Implementation of Process 2000 began on a citywide basis in July 1997.

Additionally, in January 1993, a new five-track system of development permit approvals became effective. This system consolidated 23 previous tracks into five. All land use permits are classified into one of the tracks which range from ministerial staff reviews to discretionary reviews which require City Council approval.

- 2. Development Permit Tracking System - As part of the Process 2000 Program, the Development Services Department shall develop and implement a development permit tracking system to monitor permit processing from initial application until permit issuance. The tracking system will determine processing time for the various types of permits which the Development Services Department administers and will also assist in identifying ways of accelerating processing time.
- 3. Land Development Code Changes for Housing Affordability - The Planning Department and Development Services Department will study the feasibility of the following changes to the Land Development Code. These changes have been identified by the development community and housing advocates as measures which could facilitate housing production and affordability. Any amendments to the Land Development Code would follow an inclusive procedure for noticed public discussion involving community-planning groups, followed by Planning Commission and City Council hearings.
 - a. Modify the current threshold requirement triggering discretionary review for lot consolidation and incorporate design standards into the ministerial review process to

assure quality development. The City Council reduced this threshold requirement during consideration of the Land Development Code and design standards were incorporated into the discretionary review process to assure quality design of infill development. This change would create similar standards for quality infill development which could be administered ministerially.

- b. Use on-street parking to meet overall parking standards where appropriate conditions exist. On-street parking can currently be counted through the discretionary review process under specified conditions. This change would define prescribed circumstances, taking into account localized conditions, under which on-street parking could be counted toward parking standards through the ministerial review process.
- c. Modify setback requirements and allowable Floor Area Ratio in small lot and townhouse zones in order to facilitate the zones' application. The Small Lot and Townhouse zones are new zones created in the Land Development Code. Applicants requesting to use these zones have indicated that they might be utilized more if minor adjustments were made to the setback and allowable FAR provisions.
- d. Identify locations/zones where mixed-use development could be permitted by right, and incorporate appropriate design standards to assure quality development. Currently, mixed-use development occurs under narrowly defined circumstances. This change would identify circumstances with appropriate design standards where mixed-use development could be permitted by right. This change would also implement a primary objective of the City of Villages strategy which emphasizes mixed-use development in village locations.
- e. Expand the use of citywide multiple dwelling unit zones in Planned District Ordinance areas, incorporating modifications where necessary to fit unique circumstances. Several planned district ordinances require a discretionary permit for multi-family development. As individual planned districts are updated, the citywide multiple unit zones would be incorporated into them. These zones permit multiple unit development ministerially, with appropriate design standards built in.
- f. Allow Planned Development Permits in all Planned District Ordinances in order to enhance flexibility with respect to regulatory requirements. Several planned district ordinances do not allow deviations without variance findings.
- g. Revise the Companion Unit regulations to reduce barriers to development of these units. In November 2000, the Land Use and Housing Committee directed the Planning Department to propose revisions to these regulations cost effective means of creating affordable housing units. (see Program #4)

- h. Make greater use of Master Environmental Impact Reports for major planning projects such as Redevelopment Plans and Specific Plans which will form the basis for future decision-making. Master EIR's might also be used to facilitate the environmental review process for development in village locations. (see Program #7).
 - i. Review Process levels for residential projects to determine if a reduction in decision-making level is feasible. This change would involve reviewing individual discretionary permits required in planned districts and in the Land Development Code to determine if their decision-making level might be reduced. For example, it might be possible to reduce some site development permits from a Process four to a Process three level review.
4. Companion Unit Ordinance - In accordance with State law, the City has adopted an ordinance to authorize companion units under certain conditions. To date, only a handful of companion units have received permits.

The current regulation requires a Process Three Conditional Use Permit and prohibits the issuance of permits for companion units whenever the citywide average rental vacancy rate exceeds 5 percent and completely prohibits them in the Coastal Zone. Currently, the vacancy rate is below 5 percent and the City will continue accepting companion unit applications, as long as the vacancy rate remains below 5 percent.

Other provisions restrict companion units to no more than 5 percent of the total detached primary dwelling units in any particular community planning area and require at least one of the occupants to be related to the owner or a senior citizen or a person with a disability.

These and other impediments in the ordinance have made it difficult to actually provide companion units. However, the City Council Land Use and Housing Committee have directed the Planning Department to propose changes to the Companion Unit regulations to remove these provisions in order to make the Companion Unit regulations a more usable tool for providing affordable housing. In developing the proposed changes, the Planning Department will consider the potential impacts of companion units on public facilities, parking and other community issues.

5. Re-examination of Public Facility Standards - The Engineering and Capital Projects Department have updated the City's Street Design Manual which specifies standards for streets and sidewalks. The manual allows for adjustments to the standards to implement some transit-oriented development principles. Additional modifications may be considered to further facilitate implementation of Transit Oriented Development principles.

Additionally, as part of the Strategic Framework Element work program, the Planning Department will re-evaluate the appropriateness of other public facilities' standards beyond streets, roads and sidewalks. Particular attention will be given to standards applicable to the older developed communities of San Diego in recognition that it is frequently

impossible for these communities to meet the current standards for park and recreation facilities, libraries and police and fire in the same way they are met in developing communities.

6. Impact Fee Re-evaluation - The program is linked to the reexamination of public facility standards. The Strategic Framework Element will also review the current impact fee system for financing public improvements. While it is unlikely that the impact fee system will be abolished, possible changes in the basis for setting the fees will be studied in order to reduce the cost burden on multi-family housing in particular. Additional funding sources will be studied as well and the fiscal relationship of state and local funding sources will be examined as well.
7. Master Environmental Impact Reports - Utilize Master EIRs, as authorized under CEQA for Redevelopment and Specific Plans with appropriate mitigation measures clearly spelled out in the EIR. The expanded use of Master EIRs could enable environmental reviews on individual projects to be completed more expeditiously.
8. Exemptions of Affordable Housing From Environmental Review - The Development Services Department shall implement the provisions of Section 21080.14 of the Public Resource Code which exempts affordable housing projects of 100 units or less from CEQA if certain criteria are met.
9. Community Planning Group Training Program - The Planning Department shall incorporate in its annual training program for members of community planning groups more emphasis on the need for affordable housing, its relationship to economic growth and other planning objectives, and their roles in helping to address the City's affordable housing needs.

IMPLEMENTATION CHARTS: Reduction of Government Constraints

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiary
Process 2000	The City shall consider appropriate organizational changes to enable development permits to be processed more expeditiously in a coordinated manner. Average processing times for discretionary development permits shall be monitored annually. The Development Services Department shall design its discretionary permit processing system to promote coordinated review among affected city departments, reduce processing times, and create more certainty for applicants. The importance of flexibility shall be stressed by departments in the application and the interpretation of regulations to determine the best and most economical approaches to providing affordable housing, while not compromising life safety and the purpose and intent of the City's design regulations.	80% Citywide implementation January 2000	Development Services Dept	Jan 2000	General Fund	Permit applicants including developers of Affordable Housing
Development Permit Tracking System	The Development Services Department shall annually monitor its average processing times for discretionary development permits.	January 2000	Development Services Dept	By Jan 2000	Permit Applicants	Permit applicants
Land Development Code Changes for Housing	The Planning Department shall propose zoning and permit processing changes to further reduce housing	Create process to study changes by July, 2002	Planning Dept Development Services Dept	By July 2002	General Fund	Permit applicants

Goal 3: Minimize Governmental Constraints In The Development, Improvement, And Maintenance Of Housing Without Compromising The Quality Of Governmental Review Or The Adequacy Of Consumer Protection

IMPLEMENTATION CHARTS: Reduction of Government Constraints

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiary
Affordability	costs and average permit processing times.	Propose ordinances for changes found feasible by July, 2003	Planning Dept Development Services Dept	By July 2003	General Fund	Permit applicants
Companion Unit Ordinance		Propose ordinance by FY 2002	Planning Department	By FY 2002	General Fund	Elderly, Primarily
Re-examination of Public Facility Standards	The City shall re-examine its public facility standards to determine if they can be modified to facilitate more affordable housing.	Updated Street Design Standards Manual, Facilitate Transit Oriented Development	Planning Dept Engineering & Capital Fac Dept Park & Recreation	By FY 2002	General Fund	Developers Higher Den Housing
		Reevaluate stds. for other public facilities, particularly as applicable to older communities	Planning Dept	By FY 2002		
Impact Fee Re-Evaluation	The City shall consider ways of reducing the burden of impact fees on the development of affordable housing and mixed land use projects.	Linked to above reevaluation of facility standards, and to preparation of Strategic Framework Element of the city's general plan	Planning Dept	By FY 2001	General Fund	Developers of Affordable Housing
Exemptions of Affordable Housing from Environmental Review	The City shall implement provisions of state law which exempt certain affordable housing projects from CEQA if specified criteria are met.	ongoing	Development Services Dept	FY 99- FY 2004	General Fund	Developers of Affordable Housing
Community Planning Group Training Program	The City shall educate participants in the community planning process on affordable housing objectives.	5 training programs	Planning Dept	1 training program annually	General Fund	Members of Community Planning Groups

Goal 3: Minimize Governmental Constraints In The Development, Improvement, And Maintenance Of Housing Without Compromising The Quality Of Governmental Review Or The Adequacy Of Consumer Protection

**Goal 4: Significantly Increase The Number Of Affordable Housing Opportunities,
Both For Lower-Income Renters And First-Time Homebuyers**

QUANTIFIED OBJECTIVE: Affordability for Lower-Income Renters

Provide assistance in the form of rental subsidies to at least 800 additional lower-income households, of whom at least 90 percent should be very low-income.

QUANTIFIED OBJECTIVE: Affordability for First-Time Homebuyers

Provide homebuyer counseling, training, and seminars to at least 12,000 low- or moderate-income first-time homebuyer households. Provide financial assistance to a minimum of 1,000 low- and 800 moderate-income first-time homebuyers.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

This Housing Element retains the dual objectives expressed in the previous Element of focusing on rental assistance; and on first-time homebuyer opportunities and assistance. However, the quantified objectives have been changed to reflect the resources anticipated to be available.

For this Housing Element, the quantified objective pertaining to rental assistance has been reduced from 1,900 additional rent subsidies to 800. This includes rental assistance from Section 8 certificates and vouchers, HOME tenant-based rental assistance, Shelter Plus Care and HOPWA. The primary reason for this reduction is that the City anticipates that Section 8 certificates and vouchers will decrease from 1,678 to approximately 500 in the FY 1999-2004 Housing Element cycle, based on the FY 1998 HUD budget.

The quantified objectives for homeownership include objectives for counseling, training and seminars and for financial assistance for low- or moderate-income first-time homebuyers. The objective for counseling has been increased from 5,000 households assisted to 12,000 reflecting the level of activity under this objective for the previous Housing Element cycle and anticipated growth in the new cycle.

The objective for financial assistance to first-time homebuyers has been reduced from 2,800 households to 1,800 households. And, the objective has been subdivided into assistance to 1,000 first-time low-income homebuyers and 800 moderate-income first-time homebuyers. This reflects the resources expected to be available during the upcoming Housing Element cycle.

POLICIES:

1. The City shall aggressively pursue all federal, state, and local resources available to provide financial assistance, counseling, and related services to lower-income renters and first-time homebuyers.

2. The City shall promote alternative forms of housing which offer opportunities for economies of scale and shared facilities and services. Such housing can be particularly appealing to single parents and families where both parents have full-time jobs.
3. The City shall recognize the benefits of encouraging physically and financially able elderly persons to “age in place.”
4. The City shall recognize the benefits of emphasizing affordable housing for people with disabilities and special needs.
5. The City shall consider the impact on housing affordability of all proposed regulatory changes, fee changes, and policy changes, and shall consider means of mitigating adverse impacts which are identified.
6. To the extent feasible, the City shall preserve the affordability of existing mobile home parks for lower-income owners of mobile homes.
7. The City shall provide support to non-profit development corporations for development of affordable housing. Such support shall include technical training and assistance to develop capacity for housing development and financial assistance for housing development directly.
8. The City shall support non-profit mechanisms in providing both homeownership and rental housing opportunities for low-income households.
9. The City shall encourage lenders to meet their Community Reinvestment Act obligations through participation in public and non-profit affordable housing projects and programs to encourage home ownership opportunities for low- and moderate-income families.
10. To the extent consistent with yield and security considerations, the City shall encourage public agencies to deposit public funds in lending institutions which make a higher than average proportion of their loans to mortgage-deficient residential areas.
11. The City shall promote non-traditional development projects to the lending community. Examples of such projects may include mixed-use or mixed-income developments, housing with reduced parking requirements, higher density developments, live-work housing, and transit-oriented developments.
12. The City shall consider alternative strategies for leveraging public dollars allocated for affordable housing to generate maximum external revenues in order to expand the Housing Trust Fund and other public affordable housing resources

PROGRAMS:

1. Section 8 Rent Certificates and Vouchers - Future Section 8 allocations by HUD are expected to be in conjunction with the "Welfare-to-Work" Program. Based on current and anticipated national funding levels for these allocations, the City's Housing Commission anticipates that the City may receive funding for approximately 100 additional Section 8 vouchers annually over the next five years. These vouchers would assist extremely low-income households, based on the Housing Commission's policy of restricting Section 8 assistance to households at 30 percent of area median-income or less.
2. Supportive Housing Program - This program, funded by HUD, is designed to promote the development of supportive housing and services to assist homeless persons, including people with disabilities and other special needs, in the transition to independent living. Supportive housing includes transitional beds, individual housing units, and community living environments. Supportive services include case management, therapy, childcare, education, and job training. As of FY 1998, the program was funding 350 beds and was serving approximately 850 people annually. Although annual funding levels from HUD are unpredictable, however, for this Housing Element it is assumed that funding levels will permit the provision of approximately 300-400 beds annually.
3. Housing Opportunities for People with AIDS (HOPWA) - This program, funded by HUD, provides homeless and non-homeless persons with assistance through rental assistance, group-homes living, and provides permanent housing opportunities through acquisition/rehabilitation of housing units and supportive services. Based on current and anticipated levels of funding from HUD, the county anticipates that approximately 130 households will receive rental assistance during FY 1999 and 135 households will receive rental assistance during subsequent years until FY 2004. The county also anticipates that approximately 325 households will be assisted through group-home living during FY 1999, 330 households during FY 2000, and 335 households during subsequent years until 2004. Projections also indicate that approximately 47 households will be assisted in obtaining permanent housing through the acquisition and rehabilitation of units, during FY 1999, 49 households during FY 2000, and 47 during subsequent years until 2004.
4. Shelter Plus Care (SPC) - This program is funded by the federal government and provides homeless persons with substance abuse or AIDS symptoms with rental assistance. A social service agency provides case management assistance to the household. Based on current and anticipated funding levels, this program will provide approximately 100-120 households with rental assistance annually.
5. Existing Public Housing - The Housing Commission will maintain occupancy of the 2,000 public housing and other units which the Housing Commission owns and manages. These

units are guaranteed affordable since no more than 30 percent of household income can be spent for rent plus utilities. These units will be occupied primarily by very low-income households.

6. First-Time Homebuyers Counseling, Training, and Seminars - These services will continue to be offered by the San Diego Home Loan Counseling Service, local non-profit, and Consumer Credit Counselors. These services are projecting a growth rate of approximately 10 percent annually in the number of households to be assisted, with 1,800 as a base. This equates to approximately 12,100 households projected to be served over the five-year Housing Element cycle or an average of 2,400 annually.
7. Financial Assistance to First-Time Homebuyers - Assistance to first-time homebuyers will be provided through a variety of local, state and federal resources including the Housing Trust Fund, local Housing Commission funds, Mortgage Credit Certificates, HOME and conventional loans. These resources will be utilized to assist at least 1,000 low-income and 800 moderate-income first-time homebuyers in purchasing homes, some of which may be in need of rehabilitation or modernization. The assistance includes tax credits, down payment assistance, silent second and conventional loans.
8. Relocation/Eviction Assistance - A program offered by the County of San Diego Department of Social Services and San Diego Housing Commission providing financial assistance to welfare recipients when eviction from rental housing for non-payment of rent is imminent. The program provides coverage for moving expenses up to a maximum of \$300. The program is available only to SSI/SSP recipients whose available liquid assets do not exceed \$300. Based on the Housing Commission's past performance, it is anticipated that approximately 125 households will be assisted through this program over the five-year period.
9. Cohousing - Cohousing is an alternative form of housing which combines individual housing units with facilities for shared meals, childcare, and other support services. It is an ideal solution for single-parent households or households in which both parents work, elderly, and people with disabilities. Unlike conventional housing, cohousing is not driven by the market, but rather by groups of individual households interested in the concept. In San Diego, cohousing developments can be processed under current regulatory provisions.
10. Shared Housing for the Elderly - The City will continue to provide financial support to services which match up elderly and disabled residents with either non-elderly, or other elderly residents to share a housing unit in order to reduce living expenses and to facilitate assistance to the elderly for basic everyday living activities. Shared housing matches for five-year plan period.

11. Limited Equity Housing Cooperative - As an alternative to or in addition to the community land trust model, the City will provide support to the creation of limited-equity housing cooperatives. This is a non-profit mechanism intended to provide affordable owner-occupied housing. Jointly, the residents of a housing complex own and control their housing units and the land on which it is built. When the occupant of a unit wishes to sell, the equity appreciation is typically shared with the cooperative in order to maintain affordability indefinitely. The City's first co-op opened in November 1994. It contains fourteen units. HOPE CDC anticipates another limited equity coop during the five-year Housing Element cycle.
12. Housing Affordability Impact Statements - Currently, the Planning Department, Development Services, and the Housing Commission provide a "Housing Affordability Impact Statement" in planning reports which address policies, regulations, fees, or development projects which involve a plan amendment or rezoning. The Statement is intended to convey to decision makers the effect of a proposal on achieving or maintaining affordable housing. The City will continue to provide this Statement in planning reports as a means of promoting awareness of impacts of public actions on affordable housing objectives.
13. Mobile Home Relocation Policy - The Housing Commission has adopted a policy specifying minimum relocation benefits to be paid to mobile home park residents displaced due to discontinuance of a mobile home park or mobile home park spaces. This policy will continue to guide relocation assistance provided to displaced mobile home tenants as a result of discontinuance of a mobile home park or park spaces.
14. Mobile Home Mediation/Communication Program - The Housing Commission has created a program to mediate disputes between mobile home owners and mobile home park owners. Mediation is available through the Environmental Mediation Program in the City Attorney's Office. The program also includes a Mobile Home Community Issues Committee which can hold hearings on issues of interest and on issues which cannot be resolved through mediation or where one or both parties choose not to use mediation.
15. Assistance to Non-Profit Development Corporations - The Housing Commission will continue to provide technical and financial assistance to non-profit corporations to develop affordable housing, either by themselves or in partnership with for-profit developers. This assistance will complement related capacity building assistance being provided by the Local Initiatives Support Corporation, California Housing Partnership, San Diego Community Foundation, and the Housing Trust Fund, whose support will hopefully continue over the full five-year period of this Housing Element. For many non-profit corporations, such capacity building support is an essential prerequisite to the actual development of housing. City assistance may also include the pooling of public funds with private lending capital to enable non-profit corporations to acquire properties owned by the Resolution Trust Corporation, foreclosed properties, and existing low-income units whose

rent subsidies or mortgage guarantees are due to expire soon. As a result of these efforts and based on past performance, a reasonable goal for the non-profit sector is to complete at least 1,000 new or rehabilitated affordable units for lower-income occupancy during the period FY 1999- 2004.

16. Community Reinvestment Act - The Housing Commission shall work in concert with the County of San Diego to continue to fund the City-County Reinvestment Task Force. The Reinvestment Task Force is responsible for monitoring banking practices in the San Diego region and developing strategies for reinvestment in partnership with public, community

and private lending institutions. The Reinvestment Task Force has completed a comprehensive credit need assessment to assess the impacts of numerous bank mergers and closures in the San Diego region during the 1990s. Based on the credit assessment, the Task Force has established as a goal the creation of more than \$100 million in new funds, primarily for new community reinvestment efforts. Nearly all of these monies would be private sector investment and loans for low-income communities and organizations involved in addressing these concerns. Approximately 40 percent of the \$100 million in new reinvestment would be targeted for affordable housing development.

17. Housing Trust Fund - The Housing Commission shall maximize leverage of public dollars to maximize the generation of private dollars. A leveraging ratio in the range of 4.5 - 5.0:1 should be pursued with the understanding that the leverage will likely be lower for acquisition and rehabilitation and higher for new construction. Current priorities of the Commission favor acquisition and rehabilitation.

The Housing Commission should also continue to pursue funding to increase the Housing Trust Fund. Currently, the primary source of funding is a linkage fee levied on non-residential development. The fee varies from \$0.27 - \$1.06 per square foot, depending on the type of development. This represents a 50 percent reduction, from the original level in 1997. Pursuant to direction from the City Council, the Housing Commission shall ask the Council to restore the original level of this fee or identify alternative sources of revenue to compensate for the reduction. Annual revenues generated have varied from \$1.4 million to about \$5.4 million, depending on economic conditions.

18. Shared Risk Loan Pool - The City-County Reinvestment Task Force shall encourage banks and savings and loan institutions to utilize existing loan pools operated through the California Community Reinvestment Corporation (CCRC) and the Savings Association Mortgage Company (SAMCO) to provide loans for affordable housing and non-traditional development projects. Possible examples of such projects could include mixed-use or mixed-income developments, projects with reduced parking requirements, higher density developments, housing for people with disabilities and other special needs which lenders may perceive as having a higher risk than more traditional types of developments.

19. Single-Family Housing Construction - Incentives including specialized financing incentives should be developed and made available to non-profit housing development organizations for the purpose of constructing new single-family homes on individual lots scattered throughout the lower-income communities of San Diego. Such incentives may potentially include acquisition grants, fee deferrals, and low-cost loans from the Redevelopment Agency or Housing Commission.

IMPLEMENTATION CHARTS: Housing Affordability

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiary
Rental Assistance	Take maximum advantage of all federal state, and local resources available to provide financial assistance, counseling, and related services to lower income renters and first-time home buyers.	Households: 500	Housing Comm	100/year	HUD	Very Low Income Household
	Section 8 Certificates/Vouchers	500	Housing Comm	100/year	HUD	Very Low Income Household
	HOPWA	131 annually	SD County		HUD	Very Low Income Household
	Shelter+Care	Units: 100-120/year	Housing Comm	100-120/year	HUD	Very Low Income Household
Existing Public Housing	Same As Above Policy	Maintain occupancy of approx. 2,000 units	Housing Commission	On Going	HUD	Very Low Income Household
Financial & Counseling Assistance to First-time Home Buyers	Same As Above Policy	Counseling Seminars, & training to at least 12,100 households	San Diego Home Loan Counseling, Neighborhood House, Consumer Credit Counselors	2,400/year	Private	Low and Moderate Income Household
		Financial assistance to at least 1,800 households	Housing Commission	360/year	HOME, Hsg Trust Fd HUD, Mortgage Loans	Low and Moderate Income Household
Relocation/ Eviction Assistance	Same As Above Policy	Assistance to at least 125 households	Hsg Commission SD County	25/year	State HUD	Low & Very Low Income Rental Household
Supportive Housing	The City shall recognize the benefits of emphasizing affordable housing for people with disabilities and special needs.	300-400 beds/ year				
Cohousing	Promote alternative forms of housing which offer economics of scale and shared facilities and services by residents and respond to the needs of two-income working parents and single parents.	Approve 1 co-housing project	Individuals interested in concept	FY 99- FY 2004		Moderate Income Household

Goal 4: Significantly Increase The Number Of Affordable Housing Opportunities, Both For Lower-Income Renters And First-Time Homebuyers

IMPLEMENTATION CHARTS: Housing Affordability

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiary
Shared Housing for the Elderly	Recognize the benefits of encouraging physically and financially able elderly to "age in place".	Matches: 625	ElderHelp	125/year	Housing Commission	Low & Ve Low-Incom Elderly & people with
Limited Equity Housing Cooperative	Same As Above Policy	New co-ops: 1	HOPE CDC Not-for-Profit Federation Hsg Trust Fund	FY 99- FY 2004	Housing Trust Fund LISC Tax-exempt bonds Foundations	Lower Inco Homeowne
Housing Affordability Impact Statement	Consider the impact on housing affordability of all regulatory and fee changes, policies and development projects, and ways of mitigating adverse impact.	Impact Statement in City Staff Reports as required.	Planning Dept. Hsg Commission Planning Dept.	On-going	General Fund	Low and Moderate Income Household
Mobile Home Relocation Policy	To the extent feasible, the City shall preserve the affordability of existing mobile home parks.	As needed	Housing Commission	on-going	Housing Commission	Mobile Ho Owners Mobile Ho Park Owne
Mobile Home Mediation/ Communication Ordinance	Same As Above Policy	As needed	Housing Commission	on-going	Housing Commission	Mobile Ho Owners Mobile Ho Park Owne
Assistance to Not-for-Profit Development Corporations	Support not-for-profit cooperations in development of affordable housing. The City shall support not-for-profit Mechanisms in providing both homeownership and rental housing Opportunities for low-income households.	New or Rehab Units: 1,000	Hsg Comm. LISC Calif Hsg Partnership SD Comm Foundation Hsg Trust Fund	Up to 200/year	Hsg Trust Fd CDBG State Funds Charitable Contributions	Low & Ve Low incom Household
Community Reinvestment Act	The City shall encourage lenders to meet their Community Reinvestment Act obligations through participation in public and not-for-profit affordable housing projects and programs to encourage Homeownership.	Annual monitoring of lending institutions in CRA obligations.	City-County Reinvestment Task Force Hsg. Comm.	Annual Report	Hsg. Comm. General Fund	Low & Ve Low incom Household

Goal 4: Significantly Increase The Number Of Affordable Housing Opportunities, Both For Lower-Income Renters And First-Time Homebuyers

IMPLEMENTATION CHARTS: Housing Affordability

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
	To the extent consistent with yield and security considerations, the City shall encourage public agencies to deposit public funds in lending institutions which Make a higher than average proportion of their loans to mortgage-deficient residential areas.					
Housing Trust Fund	The City shall consider alternative strategies for leveraging public dollars allocated for affordable housing to generate maximum external revenues in order to make expand the HTF and Other public affordable housing resources.	Identify additional funding sources	Hsg Commission	By FY 2004	Secondary Mortgage Markets Loan Pools	Low- and Very-Low income households
Shared Risk Loan Pool	The City shall promote non-traditional development projects to the lending community.	Units: 250	SAMCO CCRC Lending Institutions	50/year	Conventional Pooled Funds	Low- and Very-Low income households
Single-Family Construction	Support not-for-profit cooperations in Development of affordable housing Such support shall include technical training and assistance to develop capacity for housing development and financial assistance for housing development directly.					

Goal 4: Significantly Increase The Number Of Affordable Housing Opportunities, Both For Lower-Income Renters And First-Time Homebuyers

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

QUANTIFIED OBJECTIVE: Affordable Housing Goals and Community Balance

Provide assistance to 7,546 very low- and low-income households in each community planning area of San Diego, based on SANDAG's overall Affordable Housing Goal for the FY 1999-2004 Housing Element cycle. This assistance may include, but not be limited to, new construction, acquisition and/or rehabilitation of existing housing for conversion to low-income occupancy, rental assistance, preservation of existing housing for lower-income households as affordable, first-time homebuyer assistance, and military family housing, among others. Appendix F outlines the major types of programs that can count toward achievement of the Affordable Housing Goal and Table 6 identifies specific affordable housing tools which are most likely to be utilized in specific communities.

CHANGES TO QUANTIFIED OBJECTIVE SINCE PREVIOUS HOUSING ELEMENT

In the previous Housing Element, the City had allocated "fair share" goals to each community planning area, utilizing the same formula that SANDAG had used in 1991 to allocate fair share goals to each local jurisdiction in the San Diego region. With the advent of the pilot program for Housing Element self-certification in the San Diego region, "fair share" goals have been replaced by "Affordable Housing Goals." A local jurisdiction's "Affordable Housing Goal" provides a benchmark which must be met in order to qualify for self-certification of its Housing Element in 2004. SANDAG distributed Affordable Housing Goals to each local jurisdiction based on a formula that took into account the amount of affordable housing assistance provided by each jurisdiction in the region during the FY 1991-1999 cycle and the level of regulatory tools available in each jurisdiction (primarily redevelopment).

Achievement of Fair Share Goals

Table 5 shows the fair share goals for each community planning area and the extent to which they were actually achieved from 1991 through December 31, 1998. Table 5 also identifies the specific tools or programs which were used to provide affordable housing assistance in each community plan area. This table shows that some communities, particularly those in the Planned Urbanizing Area fell significantly short of their fair share goal, while other communities, primarily in the Urbanized Area, substantially exceeded their goals.

Table 5. Achievement of Fair Share Goals by Community Planning Area FY 1991-1999 Housing Element Cycle

Community Planning Area	1991-1999 Fair Share	Fair Share Goal Met	TOOLS USED TO MEET FAIR SHARE GOALS								
			First-Time Home Buyer Assist.	New Construction	Rehab	Rental subsidies	Preserv. Afford. Hsg	Military Hsg	Transitional Hsg	Bond Prgm	Share Hsg
Barrio Logan	50	163	2	149	12						
Beeler Canyon											
Carmel Mtn Ranch	100	1	1								
Carmel Valley	350	45		45							
Centre City	100	607		32	511	24				40	
City Heights**		1,203	243	52	499	202				203	4
Clairemont Mesa	800	266	46		14	61	141				4
College Area	100	71	7	31	18	14					1
Del Mar Mesa	0	0									
East Elliott	0	0									
Eastern**		1,387	129		147	99	254	412		344	2
Fairbanks Ranch	0	0									
Golden Hill	0	179	35	13	88	41					2
Kearny Mesa*		13			12	1					
Kensington-Talmadge*		82	20	13	37				11		1
La Jolla	450	5			4	1					
Linda Vista	200	206	26	81	17	45				32	5
Mid-City*	100										
Midway	50	107	4		2	19			82		
Mira Mesa	850	317	88	10	138	39				41	1
Miramar Ranch North	100	1				1					
Mission Bay		7			4	3					
Mission Beach	0	0									

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

Table 5. Achievement of Fair Share Goals by Community Planning Area FY 1991-1999 Housing Element Cycle

Community Planning Area	TOOLS USED TO MEET FAIR SHARE GOALS										
	1991-1999 Fair Share	Fair Share Goal Met	First-Time Home Buyer Assist.	New Construction	Rehab	Rental sub-sidies	Preserv. Afford. Hsg	Military Hsg	Trans-itional Hsg	Bond Prgm	Shar Hsg
Mission Valley	450	107	27	76	3	1					
Navajo	750	61	18	9	12	17					5
North Park	50	458	85	52	57	156		30		71	7
Normal Heights**		246	33	46	5	63				97	2
Ocean Beach	0	13	4			8					1
Old San Diego	0	0									
Otay Mesa	100	0	0								
Otay Mesa Nestor	300	584	175		40	100	83			186	
Pacific Beach	200	20	2	5	2	8					3
Peninsula	350	24	9		3	10					2
Rancho Peñasquitos	500	43	29			13					1
Rancho Bernardo	650	14	7		1	5					1
Sabre Springs	150	9	9								
San Pasqual	0	3			3						
San Ysidro	0	316	48	14	59	96	99				
Scripps Miramar Ranch	250	2	2								
Serra Mesa*	470	29	14		2	13					
Skyline-Paradise Hills	400	424	204		99	72	2	46			1
Sorrento Hills	0	0									
Southern Comm.	50	1,844	283	29	1,182	207				140	3
Tierrasanta	400	9	6		1	2					
Tijuana River Valley	0	0									

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Table 5. Achievement of Fair Share Goals by Community Planning Area FY 1991-1999 Housing Element Cycle

Community Planning Area	TOOLS USED TO MEET FAIR SHARE GOALS										
	1991- 1999 Fair Share	Fair Share Goal Met	First- Time Home Buyer Assist.	New Cons- struc- tion	Rehab	Rental sub- sidies	Preserv. Afford. Hsg	Mili- tary Hsg	Trans- itional Hsg	Bond Prgm	Shar Hsg
Torrey Pines	150	0									
University	650	13	3			7					3
Uptown	100	298	12	3	215	68					
Via de la Valle	0	0									
FAIR SHARE GOAL	9,316	9,177	1,571	660	3,187	1,396	579	488	93	1,154	49
Source: City of San Diego, Planning and Development Services Department											

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

NOTES:

First Time Homebuyers Assistance:

Includes assistance provided by Housing Commission through Mortgage Credit Certificates and equity sharing and San Diego Neighborhood Housing Services.

New Construction:

Includes units constructed through HUD Public Housing funding, private and non-profit sector projects, density bonus units.

Rehabilitation:

Includes rehabilitation projects funded through HOPWA, Shelter Plus Care, the San Diego Housing Commission (Owner-, Renter- and Mobile Home Owner-Occupied Rehabilitated units), San Diego Neighborhood Housing Services Rehabilitation, and HUD Rental Rehabilitation Section 8.

Rental Subsidies:

Includes Tenant Based Rental Assistance (TBRA) provided through Section 8 certificates/vouchers and HOME funded TBRA.

Preservation of Affordable Housing:

Includes preservation of "At-Risk" Section 8 certificates.

Military Housing:

Includes military family housing.

Bond Program:

Includes only those units guaranteed to be affordable for at least 30 years as required by the SANDAG Self-Certification Guidelines or were added to the City's stock of guaranteed affordable housing units during the FY 1991-1999 Housing Element cycle. Also, some units that utilized bonds were new construction and are therefore shown as part of the New Construction column.

Shared Housing

Housing which matches two or more unrelated adults in an existing home. Those providing the housing are often elderly homeowners in need of companionship and assistance in the home. Those who are housed are very low- and low-income residents, many at risk of homelessness. Shared housing meets the needs of both special populations.

***Kearny Mesa** was split from Serra Mesa in the mid-1990s. Therefore, the fair share goal covers both Kearny Mesa and the remainder of Serra Mesa.

****Mid-City** was subdivided into four new community planning areas in 1998; City Heights, Eastern, Kensington-Talmadge, and Normal Heights, after the previous Housing Element was written. Therefore, the fair share goal covers Mid-City as a whole and is not broken into the new community planning areas. The number of lower-income households actually assisted is shown for the four new community plan areas in Mid-City.

COMMUNITY BALANCE

The term "community balance" typically refers to the distribution of the population with respect to income level and race and ethnicity. The goals of community balance are to strive to achieve a diversity of population with respect to income, race and ethnicity throughout the City and to avoid over concentrations of any one-population group in any particular community. As used in

the Housing Element, the term “community balance” refers primarily to diversity with respect to income. San Diego adopted Council Policy 600 in 1972 to promote balanced communities.

Although this goal is difficult to achieve because of disparities in housing costs throughout the City, it is important to strive for because of its relationship to other community objectives. Low wage jobs are prevalent in all communities throughout San Diego. Low wage jobs exist wherever there are shopping malls and other retail trade. According to SANDAG, the average annual wage for retail trade in San Diego in 1995 was \$14,969⁶. Achievement of better community balance with respect to income has potential implications for reduction of trips and traffic congestion and improvement of air quality if there is an opportunity for all income groups to live in proximity to employment. Appendix F provides SANDAG’s estimates of retail trade jobs by community planning area for 1995 and 2004.

AFFORDABLE HOUSING GOALS

Table 6 summarizes the extent to which the tools of New Construction, First-Time Homebuyers Assistance, and Rehabilitation have been utilized by Phased Development Area over the previous Housing Element cycle, FY 1991-1999. Table 6 indicates that these tools have been utilized primarily in the Urbanized Communities of San Diego. It also illustrates that under current adopted policies, it is extremely difficult to achieve affordable housing goals in the Planned Urbanizing Communities. In the Future Urbanizing Area, the Affordable Housing Set-Aside enables affordable housing goals to be reached. And in the Urbanized Communities, the tools listed above and in Table 6 are available. While these tools may also be utilized in the Planned Urbanizing Communities, they have been utilized primarily in the Urbanized Communities.

⁶SANDAG, U.S. Bureau of the Census, County Business Patterns, 1995

Table 6. Use of Affordable Housing Tools by Phased Development Area, FY 1991-1999

Tool⁷	Phased Dev Area	Units	% Of City Total
New Construction	Urbanized	605	92
	Planned Urbanizing	55	8
	Future Urbanizing	0	
First-Time Homebuyer Asst	Urbanized	1,429	91
	Planned Urbanizing	142	9
	Future Urbanizing	0	
Rehabilitation	Urbanized	3,047	96
	Planned Urbanizing	140	4
	Future Urbanizing	3	0
Rental Subsidies	Urbanized	1,329	95
	Planned Urbanizing	67	5
	Future Urbanizing	0	

While Table 6 indicates that no affordable units were constructed in the Future Urbanizing Area during the FY 1991-1999 Housing Element cycle, approximately 700 affordable units are projected during the next Housing Element cycle. Table 7 shows the affordable housing tools that are likely to be utilized in each community planning area, based on historical patterns and identifies those communities where construction of new affordable units is anticipated. The potential number of units is projected, based on currently known plans or projects.

Table 7 identifies those communities where various affordable housing tools that affect the existing housing stock are most likely to be utilized. These tools are first-time homebuyer opportunities, rehabilitation, and rental subsidies. Specific numbers are not indicated: instead, the communities where these tools are likely to be used are marked with an "X." These tools will generally be applied primarily in the older Urbanized communities of San Diego.

⁷Does not include several tools shown in Table 5 of the Housing Element "Tools Used to Meet Fair Share Goals." Tools not listed include Preservation of Affordable Housing, Military Housing, Transitional Housing, Bond Program units and Shared Housing

Table 7 also identifies where new construction of affordable units is likely to occur over the next five years by community. Based on known projects, either anticipated or approved. Total of 3,492 new affordable units are projected to be added in San Diego over the next five years. About half of these would be new military housing planned by the military at MCAS Miramar, the Naval Training Center and Cabrillo Heights in Serra Mesa.

Table 7. Affordable Housing Tools Likely to Be Utilized in Specific Communities

Community	First-Time Homebuyer Assistance	Rehab	Rental Subsidies	New Construction
Barrio Logan	X	X	X	
Beeler Canyon ¹				106
Black Mountain Ranch ²				221
Carmel Mountain Ranch	X			
Carmel Valley ³	X			
Centre City ⁴	X	X	X	230
City Heights	X	X	X	
Clairemont Mesa	X	X	X	
College Area ⁵	X	X	X	325
Del Mar Mesa				
East Elliott ⁶				
Eastern	X	X	X	
Fairbanks Ranch				
Golden Hill	X	X	X	
Kearny Mesa				
Kensington-Talmadge	X		X	
La Jolla				
Linda Vista	X	X	X	
MCAS ⁷ Miramar				1,600
Midway	X	X	X	
Mira Mesa	X	X	X	
Miramar Ranch North	X			
Mission Bay ⁶				
Mission Beach				
Mission Valley	X			
Navajo	X		X	

Table 7. Affordable Housing Tools Likely to Be Utilized in Specific Communities

Community	First-Time Homebuyer Assistance	Rehab	Rental Subsidies	New Construction
Normal Heights	X	X	X	
North Park	X	X	X	
Ocean Beach			X	
Old San Diego		X	X	
Otay Mesa	X	X		
Otay Mesa-Nestor	X	X	X	
Pacific Beach	X		X	
Pacific Highlands Ranch ⁸				120
Peninsula ⁹			X	500
Rancho Bernardo	X		X	
Rancho Peñasquitos	X		X	
Sabre Springs	X			
San Pasqual				
San Ysidro	X	X	X	
Scripps Miramar Ranch	X			
Serra Mesa ¹⁰	X	X	X	88
Skyline-Paradise Hills	X	X	X	
Southeastern Comm's	X	X	X	
Tierrasanta				
Tijuana River Valley	X	X	X	
Torrey Highlands ¹¹				264
Torrey Pines				
University	X		X	
Uptown	X		X	
Via de la Valle				
<u>Total</u>				3,492

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Notes to Affordable Housing New Construction

¹Beeler Canyon - 106 units. McMillan & Co. has submitted a Precise Plan for 661 units in Beeler Canyon in the Future Urbanizing Area (FUA). This project is proposed with AR-1-1 zoning which requires consistency with the Land Development Code's Planned Residential Development regulations for the FUA. The PRD regulations require the provision of affordable housing (PRO) within the development. As proposed, the project contains 555 single-family lots and a 106-unit multi-family project for low-income households affordable at 60 percent of area median-income. Project discretionary approvals are expected by December 2000 and completion is anticipated by 2004.

²Black Mountain Ranch - 162 units. The Black Mountain Ranch Subarea Plan (formerly Subarea I of the North City Future Urbanizing Area (NCFUA) requires all residential developments to provide housing for low-income households affordable at 60 percent of area median-income. At build-out, 864 affordable units will be provided. As of May 2000, two projects, both submitted by Black Mountain Ranch Limited Partnership, had obtained discretionary permit approvals. These projects will provide a total of 221 affordable units. Completion is anticipated by 2004.

³Carmel Valley - 38 units. Seabreeze Farms is a project that initially was part of the Pacific Highlands subarea of the Future Urbanizing Area. In 1996, the site received electoral and discretionary approvals for shifting the property to the Carmel Valley Community Plan Area. As part of the Seabreeze Farms property approvals, the provision of affordable housing consistent with the NCFUA Framework Plan was required. In September 1999, the Seabreeze project obtained discretionary permits for the construction of single-family homes and a 38-unit multi-family project for low-income households affordable at 60 percent of area median-income. Construction of this project is anticipated by 2002.

⁴Centre City - 230 units. This projection incorporates estimates from CCDC and the City's Redevelopment Agency staff to reflect new units for low- and very low-income households with Low/Mod Redevelopment Set-Aside funds.

⁵College Area - 325 units. This projection incorporates plans of the SDSU Redevelopment Plan to develop 325 units through 2004. Sixty-two units would be fraternity apartments. Between 250 - 300 units are planned as part of a mixed-use project that would also include retail, entertainment and hotel/theater uses.

⁶No permanent residential development is anticipated in this community.

⁷MCAS Miramar - 1,600 units. The military has plans for up to 1,600 units of military family housing. Several sites, all on base at MCAS Miramar, are under consideration.

⁸Pacific Highlands - 120 units. The Pacific Highlands Ranch Subarea Plan (formerly Subarea III of the NCFUA) requires all residential developments to provide housing for low-income households affordable at 60 percent of area median-income. At build-out, approximately 796 affordable units will be provided. As of May 2000, two projects, both submitted by Pardee Construction Company, had received discretionary permit approvals. These projects will total 120 affordable units. Completion is anticipated by 2004.

⁹Peninsula - 500 units. This projection reflects the military's plans for 500 units of military family housing on land that was previously part of the Naval Training Center.

¹⁰Serra Mesa - 88 units. This projection reflects the military's plans to replace 812 existing military family housing units at Cabrillo Heights with 900 new units at the same site for a net increase of 88.

¹¹Torrey Highlands - 264 units. The Torrey Highlands Subarea Plan (formerly Subarea IV of the NCFUA) requires all residential developments to provide housing for low-income households affordable at 60 percent of area median-income. At build-out, approximately 416 affordable units will be provided within the subarea. As of May 2000, five projects had received discretionary permit approvals which all contain the required provision of affordable units. Two of these projects, Torrey Del Mar and Torrey Santa Fe, are proposed as common site projects which will provide surplus affordable units. These surplus affordable units may be utilized by the property owner to meet the affordable unit obligation for their other Subarea IV projects, or to meet another developer's obligation within Torrey Highlands. A third common site, Torrey Highlands Greystone, is anticipated to receive discretionary approvals by late 2000. Combined, these three common sites will provide 264 affordable units with construction expected by 2003.

POLICIES:

1. The City shall seek attainment of community balance with respect to utilization of affordable housing resources. Available tools include new construction, acquisition, first-time homebuyer assistance, rehabilitation, maintenance, and rental subsidies. Different tools will be emphasized in different communities, depending on their needs and the objectives and policies specified in the applicable community plan.
2. Each community plan, action plan, or other similar community-oriented planning document shall include a section addressing affordable housing which addresses the community's affordable housing needs and identifies appropriate policies and programs to achieve the goal, based on the Housing Element and any future policies identified in the Strategic Framework Element. Community plan updates shall also include a projection of future employment opportunities anticipated for lower-income persons and its relationship to affordable housing needs.

3. In order to achieve community balance objectives, the City shall apply the following criteria as guidelines in evaluating housing development proposals which include lower-income housing units.

- a. The City shall pursue development or acquisition of housing for lower-income households in accordance with the following priorities:

- (1) Where lower-income households have a concentration level of 0-20.9 percent
- (2) Where lower-income households have a concentration level of 21-40.9 percent
- (3) Where lower-income households have a concentration level of 41-60.9 percent
- (4) Where lower-income households have a concentration level of 61+ percent

The City shall sanction development and acquisition of such housing where the concentration of lower-income households is 61 percent or higher only in cases where there is strong community support or where there is an overriding need that cannot be satisfied in areas without such concentration. Map 3 identifies areas of concentration of lower-income households.

- b. Insofar as possible, the City shall seek to match housing prices and rent ranges with employment income profiles within individual communities.
- c. The City shall seek to locate higher density housing principally along transit corridors and in proximity to emerging lower-income employment opportunities.
4. The City shall provide incentives for mixed-use development which include housing, retail, and office uses at transit nodes and other high intensity locations as appropriate.
5. The City shall update and strengthen Council Policy 600-19 (Balanced Communities) by incorporating the above referenced policies in order to move closer toward the achievement of economically and racially balanced communities throughout the City.
6. The City shall promote the dispersal of affordable housing opportunities throughout the City by encouraging mixed-income developments through a variety of programs and by encouraging the dispersal of rental subsidies.
7. The City shall provide a range of regulatory tools to adequately implement the goals of adopted community plans.

PROGRAMS:

1. Inclusionary Housing Program - The Housing Commission and Planning Department will work in conjunction with major stakeholders to design an inclusionary housing program for

City Council consideration which draws on work completed in the past as well as new input. In keeping with both past and current goals and with the recommendations of the Planning Commission, the program should be flexible with a variety of incentives to facilitate the development of housing affordable to lower-income households, especially in the Planned Urbanizing communities of San Diego. An inclusionary housing program is an essential tool to enable the City to substantially increase the number of housing units affordable to lower-income households and to implement the City's Balanced Communities Policy (see #4 below). The objective is to have a preliminary proposal for consideration by the City Council's Land Use and Housing Committee by fall 2001, with City Council adoption by December 31, 2001.

2. Implementation of Community Plan Density Ranges - The Planning Department and Development Services will utilize the discretionary review process to ensure that the density of proposed housing corresponds with the density ranges in adopted community plans to produce expected housing yields.
3. Target Housing Commission Resources to Planned Urbanizing Communities - The Housing Commission and Planning Department will work jointly to determine the extent to which a portion of First-Time Homebuyers Assistance, Housing Rehabilitation and Rental Subsidies can feasibly be targeted to the Planned Urbanizing Communities.
4. Balanced Communities Policy - Council Policy 600-19 was adopted by the City Council in 1972 to express the City's policy on providing housing for low and moderate households on a decentralized basis without discrimination. This policy will be updated to reflect the policies and programs on community balance in this Housing Element and to affirm the City's commitment to balanced communities. Alternatively, the policy may simply be incorporated into this Housing Element by a future amendment. This Policy shall be updated subsequent to adoption of the Strategic Framework Element which will address issues of the infrastructure in relation to appropriate densities. The Strategic Framework will help to lay the foundation for an updated Balanced Communities Policy.
5. Community Opportunities Program - Through the Fair Housing Council of San Diego, the City will facilitate mobility of Section 8 rent subsidy clients to areas of "low poverty concentration" neighborhoods that offer high quality housing, education and employment opportunities. The Fair Housing Council will provide housing counseling and referral services to 500 eligible families over five years and coordinate ongoing support services (child care, transportation, job and career counseling, etc.) to 350 families after moving.

This program also involves promotion of a coordinated regional strategy for Section 8 rent subsidies. The Fair Housing Council will partner with five public housing authorities in the region to identify existing barriers to mobility and choice in the Section 8 program and will identify inconsistent policies, rules and regulations among Section 8 programs in the San

Diego region. The intent is to develop a collaborative regional approach to administration of the Section 8 program in a coordinated manner.

6. Housing Relocation Fund - As part of the Community Opportunities Program, the Fair Housing Council will administer a relocation fund to assist lower-income households in moving to areas of "low poverty concentration." The Relocation Fund can also be used in conjunction with other City programs to facilitate moves to less concentrated neighborhoods. This program supports and implements the City's goal of promoting freedom of housing choice and spatial deconcentration of lower-income households. Approximately fifty households annually could be assisted with moving expenses.
7. Transit-Oriented Development (TOD) Program - This program contains policies and proposals to achieve an urban form which reduces dependence on the automobile and promotes a more transit and pedestrian-oriented environment. The program will propose specific actions to promote a more efficient land use and transportation pattern.

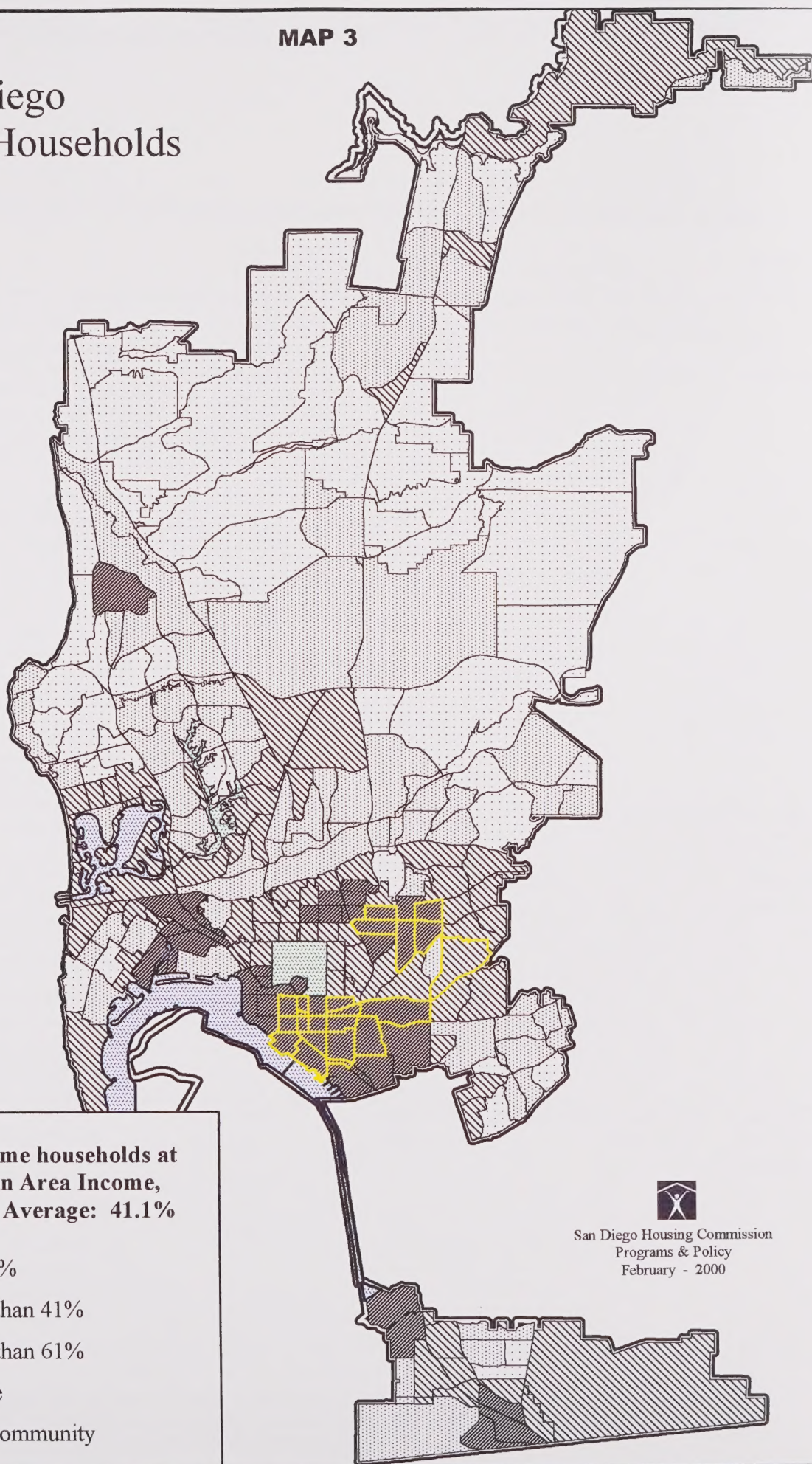
A primary objective of the TOD program is to promote moderate and higher density housing developments in conjunction with public parks and plazas, office and commercial facilities in mixed-use developments located at strategic points on the existing and planned transit system. Transit-oriented developments will facilitate achievement of community affordable housing goals by facilitating higher density development in concert with supporting infrastructure and amenities.

A primary means of implementing transit-oriented development will be the City of Villages strategy through the Strategic Framework Element of the General Plan. Villages are envisioned as focused centers where housing, employment, commercial and civic/educational uses can coexist and are connected to create a cohesive whole. Transit will be integral to implementing the village concept.

Specific actions to implement affordable housing goals through the Transit-Oriented Development program may include:

- a. Incorporate principles and guidelines to achieve a more compact development pattern into the Strategic Framework Element of the General Plan.
- b. Amend the Transportation and Urban Design elements of the General Plan to incorporate TOD guidelines.
- c. Identify approximately 30-40 potential locations for Villages pursuant to the City of Villages strategy in the Strategic Framework Element.

City of San Diego Low-income Households



Percentage of low-income households at
80% or less of Median Area Income,
per 1990 Census. City Average: 41.1%

-  Less than 21%
-  21% to less than 41%
-  41% to less than 61%
-  61% or more
-  Enterprise Community



San Diego Housing Commission
Programs & Policy
February - 2000

IMPLEMENTATION CHARTS: Affordable Housing Goals and Community Balance

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Target Housing Commission Resources to Planned Urbanizing Communities	Seek attainment of community balance with respect to utilization of Affordable housing resources. Different tools will be emphasized in different communities, depending on needs, economics and community plan objectives and policies. Develop or acquire housing for lower income persons in accordance with the following priorities based on Proportion of lower income persons in a census tract. 1. 0 - 20.9% 2. 21 - 40.9% 3. 41 - 60.9% 4. 61 - 80.9% 5. 81 - 100%	Propose amended policy	Housing Comm Planning Dept	By FY 2001	Housing Comm	Lower Income Households
Implementation of Community Plan Density Ranges	Insofar as possible, the City shall seek to match housing prices and rent ranges with employment income profiles within individual communities. Locate higher density housing principally along transit corridors and in proximity to emerging lower income employment opportunities. The City shall provide a range of regulatory tools to adequately implement the goals of adopted community plans.	All discretionary reviews	Planning Dept	Ongoing	General Fund	Small HH's Nontraditiona households Lower Income Households
Update Council Policy 600-19	Update and strengthen Balanced Communities Policy to incorporate other community balance policies and programs in Housing Element in order to move closer toward economically and racially balanced communities throughout the City.	amended Policy Propose amended Policy	Housing Comm Planning Dept	By Fy 2003	Housing Comm. General Fund	Lower Income Households

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IMPLEMENTATION CHARTS: Affordable Housing Goals and Community Balance

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Inclusionary Housing	The City shall promote dispersal of affordable housing by encouraging mixed income developments through a variety of programs and by encouraging dispersal of rental subsidies.	Propose Ordinance for City Council consideration	Housing Comm Planning Dept	By FY 2002	General Fund Housing	Lower Income Households
Community Opportunities Program		Provide counseling and referral to 500 eligible families and ongoing support services to 350 families after moving	Fair Housing Council Housing Comm	By FY 2004	HUD Housing 4 Other HA's	Very Low-Income Households
Relocation Fund		50 per year	Fair Housing Council Housing Comm	By FY 2002	HUD Housing	Very Low-Income Households
Transit Oriented Development Program	Locate higher density housing principally along transit corridors and in proximity to emerging lower income employment opportunities. Provide incentives for mixed-use development which includes housing, retail, and office uses at transit nodes & other high intensity locations.	Incorporate TOD guidelines and principles into Strategic Framework and Transportation and Urban Design Elements	Planning Dept	By FY 2002	General Fund	General Public

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

QUANTIFIED OBJECTIVE: Use of Redevelopment Agency Low- and Moderate-Income Set-Aside

Provide housing assistance to at least 1,100 very low-, low- or moderate-income households. Such assistance can be in the form of new or rehabilitated housing units and can also include provision of additional transitional shelter facilities.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

It is anticipated that the Redevelopment Agency Set-Aside fund will generate approximately \$5 million annually or approximately \$25 million over the full five-year Housing Element cycle. Approximately \$20 million of these monies will be generated by Centre City redevelopment activity. The remaining \$5 million will be generated by the Southeastern Economic Development Corporation and the ten redevelopment project areas that the City of San Diego administers.

Based on these anticipated Set-Aside funds, it is projected that approximately 1,100 new or rehabilitated units for very low-, low- or moderate-income households can be provided during the FY 1999-2004 Housing Element cycles. This represents an increase of 100 units from the previous Housing Element for redevelopment activity.

POLICIES:

1. The Redevelopment Agency shall coordinate its plans and programs for the provision and preservation of affordable housing with those of other governmental and non-profit agencies involved in the provision of housing.
2. Each redevelopment project area contains a unique set of housing needs and redevelopment law provides for a broad range of allowable housing activities. The Redevelopment Agency shall evaluate the needs for very low-, low- and moderate-income housing within a redevelopment project area and shall program housing activities to meet the needs of the project area. The Agency's goal shall be to create balanced neighborhoods and to create new lower-income housing and retain and improve existing lower-income housing within a redevelopment project area. Set-Aside funds may be used outside of a redevelopment project area when the housing will be of benefit to the project area.

While Set-Aside funds will be utilized primarily to assist low- and very low-income households, the Redevelopment Agency anticipates that it will also be necessary to subsidize housing affordable to median-income households in order to achieve a balance of incomes in redevelopment areas, which currently have a high number of lower-income households.

3. The Redevelopment Agency shall provide for the transfer of excess surplus Set-Aside funds to the Housing Trust Fund.
4. The Redevelopment Agency shall provide for the transfer of excess surplus Set-Aside funds to the Housing Trust Fund.4. In order to increase the impact of Housing Set-Aside funds, the Redevelopment Agency shall seek to leverage these funds to the maximum extent possible, with other private, local, state, and federal dollars available for such purposes. Furthermore, administrative expenditures should be a reasonable proportion of total amounts budgeted for housing projects and programs to insure the maximum flow of funds to affordable housing projects.
5. The Redevelopment Agency should insure the preservation of affordable units by requiring Agency assisted or constructed units to remain affordable to lower-income households for a specific period of time. At a minimum, newly constructed or substantially rehabilitated renter- and owner-occupied units shall remain affordable for thirty years.
6. The Redevelopment Agency shall report the activities funded by the Set-Aside fund and the status of unexpended monies within the fund in the Agency Annual Report that is filed no later than 6 months after the end of the fiscal year.
7. The Redevelopment Agency shall develop a comprehensive strategy for use of Redevelopment Set-Aside funds in conjunction with Housing Commission funds to develop housing for very low-income families outside the boundaries of redevelopment project areas.

PROGRAMS:

1. Rental Rehabilitation - Redevelopment Set-Aside funds will be utilized to assist in the rehabilitation of multi-family rental housing. Based on projected Set-Aside funds, projects already in the pipeline and trends, approximately 310 rental units will be rehabilitated. Of these, approximately 260 units will be affordable to very low-income households and fifty will be affordable to moderate-income households.
2. Rental New Construction - Redevelopment Set-Aside funds will be utilized to subsidize the construction of rental units for low- and very low-income households. Approximately 700 new rental units are projected, of which approximately 475 units would be for very low-income renters and 230 units will be for moderate-income renters.
3. Owner-Occupied Housing Rehabilitation - Redevelopment Set-Aside funds will be utilized to subsidize the rehabilitation of housing owned and occupied by very low-, low- or moderate-income households. Approximately 100 owner-occupied units will be rehabilitated. Of these, it is projected that approximately twenty units will be for very low-income owners, and eighty will be for low-income owners.

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

4. For-Sale Units - Redevelopment Set-Aside funds will be utilized to subsidize the construction of new for-sale units for moderate-income households and first-time homebuyers. Approximately 45 units may be assisted through this program. Of these, approximately five units will be for very low-income households, thirty units will be for low-income households, and ten units will be for moderate-income households.
5. Transitional Housing - Redevelopment Set-Aside funds may also be utilized to subsidize the purchase and rehabilitation of transitional housing for lower-income persons who need a stable environment because of former substance abuse and/or mental illness. Approximately 150 transitional spaces may be added through this funding source. These spaces would be part of the 1,250 additional transitional housing spaces proposed under the New Construction Quantified Objective.
6. Very Low-Income Housing for Families - Where a benefit to a redevelopment project area can be demonstrated, Redevelopment Set-Aside funds will be utilized to assist in the construction of new housing for families outside the boundaries of formally defined project area boundaries.

IMPLEMENTATION CHARTS: Use of Redevelopment Agency Low and Moderate Income Set-Aside Fund

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Rental Rehabilitation	The Redevelopment Agency shall coordinate its plans and programs for the provisions and preservation of affordable housing with those of other Governmental and not-for-profit agencies involved in the provision of affordable housing.	Units: 310	Private Developers Hsg. Comm. Redevelopment Agency	approx. 65 per year	Conventional Hsg. Comm. Redevelopment Agency	260 VL Income 50 Mod Income
Rental New Construction	The Redevelopment Agency shall evaluate the needs for very low, low And moderate income housing within a redevelopment project area and shall program housing activities to meet the Needs of the project area. The Agency's	Units: 705	Redevelopment Agency Private Developers Not-for-Profit Corps Hsg. Comm.	approx. 140 per year	Conventional Tax Credits/ Tax-Ex. Bonds Redevelopment Agency	475 VL Income 230 Mod Income
Owner-Occupied Housing Rehabilitation	Goal shall be to create balanced neighborhoods and to create new lower Income housing and retain and improve existing lower income housing within a redevelopment project area.	Units 100	Redevelopment Agency	approx. 20 per year	Set-Aside Fds	20 VL Income 80 Low Income
For Sale Units	The Redevelopment Agency shall provide for the transfer of excess surplus set-aside funds to the Housing Trust Fund.	Units: 45	Redevelopment Agency Private Developers	approx. 10 per year	Conventional Redevelopment Agency	5 VL Income 30 Low Income 10 Mod Income
Transitional Housing	In order to increase the impact of housing set-aside funds, the Redevelopment Agency shall seek to leverage these funds to the maximum extent possible with other private, local, state and federal dollars available for such purposes. The Redevelopment Agency should insure the preservation of affordable units by requiring Agency assisted or constructed units to remain affordable for a minimum of 30 years.	Beds 150	Homeless Providers	approx. 30 per year		
Very Low-Income Housing for Families	The Redevelopment Agency shall develop a comprehensive strategy for use of Redevelopment Set-aside funds in conjunction with Housing Commission funds to develop housing for very low-income families outside of redevelopment project areas.	Strategy by FY 2002	Redevelopment Agency Private Developers		Redevelopment Agency Tax Credits/ Tax Ex. Bonds	VL Income Fam

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QUANTIFIED OBJECTIVE: Reduction of Housing Discrimination

In accordance with the Consolidated Plan submittal regulations of HUD, dated January 5, 1995, the City will conduct an Analysis of the Impediments (AI) to fair housing choice in five-year intervals. This AI should be completed on or before August 2000. The AI should include a comprehensive review of policies, procedures and practices that affect the location, availability and accessibility of housing and the current residential patterns and conditions relating to fair housing choice. The protected classes covered under this objective include discrimination based on: race or color, national origin, religion, gender, familial status (presence of children), physical or mental disability, age, sexual orientation, or marital status.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

The previous Housing Element had an objective to decrease by the occurrence of incidents of differential treatment against the protected classes under the Fair Housing Act Amendments of 1988 and the California state laws by at least 50 percent as specified under the Civil Rights Act and the Fair Employment and Housing Act. The City has concluded that this objective is unrealistic. Housing discrimination tends to be under-reported because it typically occurs between two people. Many factors may influence whether or not a person allegedly victimized by discrimination may actually report the incident. Secondly, the City has no enforcement authority against discrimination. Enforcement is available only through the judicial system. Therefore, a more appropriate objective is completion of a comprehensive Analysis of Impediments to fair housing choice in order to identify appropriate actions that the City might take to reduce housing discrimination.

BACKGROUND INFORMATION:

FAIR HOUSING CHOICE

Fair Housing Choice should be understood as . . .

“The ability of persons of similar incomes, who are searching similar housing units, in same housing or related markets, to have available to them the same housing choices, regardless of race, color, religion, sex, disability, familial status or national origin.”⁸

IMPEDIMENTS TO FAIR HOUSING CHOICE

An impediment to fair housing choice is . . .

“An action, omission or decision taken because of race, color, religion, sex, disability, familial status or national origin, that restricts housing choice or the housing choices or the availability of housing choice.”⁹

⁸U.S. Department of Housing and Urban Development Honor Advisory Letter, July 11, 1995

⁹Ibid

An impediment is also . . .

“Any action, omission or decision that has this kind of effect. Policies, practices or procedures that appears neutral on their face, but which operate to deny or adversely affect the provision of housing to persons (in any particular protected class), may constitute such impediments.”¹⁰

PROPOSED CONTENT OF ANALYSIS OF IMPEDIMENTS

The Analysis of Impediments shall include the following elements:

- a. Relevant public policies and practices regarding zoning and building codes and the impact, if any, of said policies and practices on the achievement of fair housing choice.
- b. Indications of violations of fair housing practices within the jurisdiction resulting from defensible samplings or technically sound testing at the local level.
- c. Segregated housing conditions, if any, and incidents of racial violence or threats of violence associated with housing.
- d. Location of job opportunities in relationship to areas of residential concentration of classes of persons protected by the Fair Housing Act.
- e. Demographic housing patterns.
- f. Home Mortgage Disclosure Act (HMDA) data as discrimination indicators, if any.
- g. The existence or extent of steering, blockbusting, deed restrictions or unreasonable occupancy quotas.
- h. The existence of insurance redlining.
- i. Unlawful real estate brokerage and lending services and practices.
- j. Exclusionary zoning and discriminatory land use patterns.

POLICIES:

1. The City shall fund, support and promote programs designed to “affirmatively further” fair housing through:
 - a. Outreach and education of the public, including housing consumers and providers.

¹⁰Ibid

- b. Provision of an easy access public complaint process for receiving, investigating and resolving (through conciliation or enforcement referrals) bonafide housing discrimination complaints (a bonafide home seeker is one who is actively pursuing a housing opportunity/unit).
- c. Maintenance of records which track all activities involved in fair housing programs including:
 - (1) The number, types and nature of all outreach activities and materials disseminated,
 - (2) Protected groups affected,
 - (3) HUD required report data including demographics of complainants,
 - (4) Comprehensive audits (in addition to race, including familial status and disability and other protected classes) conducted to measure the extent, type and incidence of housing discrimination,
 - (5) Resolution of complaints, identifying how cases have been resolved.
- 2. The City shall assist in the enforcement of fair housing laws by providing support to organizations that can receive and investigate fair housing allegations, monitor compliance with fair housing laws, and refer possible violations to enforcement agencies.
- 3. The City shall acknowledge the existence of certain exempt senior citizen housing which meets HUD and state guidelines for such exemptions.
- 4. The City shall continue the implementation of Council Policy 600-20 which requires as a condition of all tentative maps, the submission of an affirmative marketing program.

PROGRAMS:

- 1. Fair Housing Analysis of Impediments - The Housing Commission shall contract for and supervise the preparation of a fair housing Analysis of Impediments to be conducted by August 2000. This analysis should build upon the previous analysis and include the factors described under "Proposed Content of Analysis of Impediments."
- 2. Support of Fair Housing Organizations - The City shall continue to support the Fair Housing Council and the Community Housing Resource Board which disseminate information about fair housing rights and responsibilities or offer related services. Where permitted by law, this support should include contracts with these organizations to carry out the City's

responsibilities for fair housing outreach. Support should also include cooperation with outreach programs conducted by such groups.

- 3 Implementation of Council Policy 600-20 - Submission of an affirmative action marketing program, as required by Council Policy 600-20, is a condition of approval attached to all tentative maps for proposed residential development. The City Manager shall review affirmative marketing programs for adequacy prior to recordation of the final maps. Voluntary signatories to the HUD/BIA master affirmative marketing agreement are exempt from this program, since the master agreement constitutes full and complete satisfaction of Council Policy 600-20. Tentative maps involving less than twenty units also are exempt.

IMPLEMENTATION CHARTS: Housing Discrimination

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Fair Housing Analysis of Impediments	Fund, support and promote programs to "affirmatively further" fair housing through a. Outreach and education b. An easy access public complaint system c. Tracking of all activities, complaints, violations, follow-up actions, etc.	Complete AI by August, 2000	Fair Housing Council	8/2000	Housing Commission	Protected Classes.
Implementation of Council Policy 600-20	Continue implementation of Council Policy 600-20	All Tentative Maps as required.	City Manager	FY 99- FY 2004	General Fund	Minority Households
Fair Housing Assessment	The City shall assist in enforcement of fair housing laws by providing support to organizations that can receive and investigate fair housing allegations, and provide quarterly reports to the City on discrimination complaints and their resolution.	Annual Funding	Fair Housing Council	Annually	Housing Commission	General Public

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

QUANTIFIED OBJECTIVE: Energy Conservation

Maintain the goal of reducing by two percent total utility consumption per customer, although total energy demand is expected to increase during the period due to population growth.

Water Utilities Department: Water Conservation will increase to five percent by 2005 over current levels according to The City of San Diego's Strategic Plan for Water Supply.

Promote increased energy conservation in 20 housing development projects annually by encouraging developers to exceed California Title 24 standards, accomplished by providing incentives to builders and developers for participation in energy efficiency incentive programs.

Encourage initiatives to increase the use of renewable resources, such as photovoltaic/solar electric systems and solar water heating, with a goal of builders/developers offering solar options in 50 percent of new single-family housing unit developments by FY 2004.

Encourage initiatives to increase the use of solar water heating in multi-family developments with a goal of increasing use of solar water heating to 50 percent of new multi-family housing unit developments by FY 2004.

CHANGES TO QUANTIFIED OBJECTIVE FROM PREVIOUS HOUSING ELEMENT

As in the previous Housing Element, the objective is defined in terms of "total energy consumption per customer." The change from "per capita" to "per customer" was made at the suggestion of the San Diego Gas and Electric Company to more accurately gauge usage. One customer is equal to one gas or electric meter. Utility consumption for the Housing Element cycle may prove more difficult to measure as utility customers now have the ability to choose its provider.

POLICIES:

1. The City shall support the San Diego Gas and Electric Company's programs to promote energy conservation.
2. The City shall support the Water Utilities Department's programs to promote water conservation.
3. The City shall support state energy efficiency requirements in new housing and encourage the installation of energy saving devices in pre-1975 housing.
4. The City shall support and implement its Urban Water Management Plan and Conservation Program (resolution R-277077) to develop a sound water storage program and promote voluntary water conservation and retrofitting of pre-1981 housing.

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

5. The City shall encourage and support cost-effective energy technologies with both positive economic and environmental impacts, e.g., passive solar space heating, and cooling and water conservation.
6. Insofar as practical, the City shall utilize its planning processes to promote efficient land use and development patterns which conserve such resources as fuel, water and land.
7. The City shall support and encourage high performance design standards in new construction and redevelopment to promote increased energy conservation.
8. The City shall support the installation of photovoltaic/solar and solar water heating systems on new construction to promote and increase the use of renewable resources.

PROGRAMS:

1. Residential Interior/Exterior Water Survey Program - The Water Utilities Department shall provide residential customers an interior and exterior water use survey of their home. This service shall include a water usage analysis including flow rates of fixtures, checking for leaks, installing water-saving devices, and water efficient landscape and irrigation recommendations. A typical household benefiting from this program can reduce daily water consumption by 13 percent.
2. Ultra-Low Flush Toilet Rebate Program - The Water Utilities Department shall provide cash rebates of \$75 per installed toilet to City residents who install ultra-low flush toilets. This program, which began in 1991, is responsible for over six million gallons per day of water savings and shall provide 30,000 rebates per year through 2004.
3. Single and Multi-Family Audits - The Water Utilities Department will conduct audits on a voluntary basis with single and multi-family households to assist them in reducing water consumption. The audit will include retrofitting residences with water-efficient devices, conducting a landscape water audit, providing specific recommendations for minimizing interior and exterior water usage, and furnishing customized landscape irrigation schedules. Approximately 2,500 City residences shall be audited annually, reaching a total of 12,500 by the year 2004.
4. San Diego Municipal Code Section 93.0208 - This requires that all toilets over 3.5 gallons per flush be replaced with ultra low flush toilets. It also requires that faucets, showerheads, urinals, and reverse osmosis systems also be low-use compliant. This program will shift from an enforcement focus to a marketing campaign to highlight benefits of saving water and money.

5. Enhanced Public Education Program - The components of this public education program include the development of a speaker's bureau, developing and maintaining a Department and Water Conservation website, distribution of higher quality brochures and fact sheets, a media campaign that includes local news stations and radio stations, and better coordination with the County Water Authority and the Metropolitan Water District of Southern California.
6. Residential H-axis Washing Machine Rebate Program - The City of San Diego will issue 750 rebates per year for H-axis washing machines. Residential H-axis washers will save approximately 5,100 gallons per year for 16 years.
7. Citywide Landscape Design Ordinance - The Planning Department will continue to implement the citywide landscape design ordinance which encourages the use of plant materials to reduce heat island effects and requires drought tolerant plants and low flow irrigation systems. The irrigation systems must include rain sensing devices to shut irrigation off during rainy periods and soil sensing devices to measure the amount of moisture in the soil.
8. SDG&E Conservation Programs - The City shall continue to cooperate with the San Diego Gas and Electric Company in the provision of information about their energy conservation programs.
9. Community Energy Partnership Program - The San Diego Regional Energy Office (SDREO) will partner with San Diego Gas and Electric to provide assistance to the City to develop energy efficiency policies to encourage energy conservation through high performance standards in residential construction. SDREO will support the City following policy adoption to maintain program participation and success.
10. Home Energy Partnership Program - San Diego Gas and Electric will provide cash incentives to builders and energy support teams for exceeding Title 24 or meeting Energy Star building standards, offer design assistance and provide free training courses to enhance energy savings in homes.
11. Renewable Buy Down Program - The California Energy Commission will provide cash rebates on eligible renewable energy electric generating systems of up to \$4,500 per kilowatt or 50 percent of the eligible purchase price, whichever is less.
12. California Tax Credit - Solar systems certified by the California Energy Commission and installed with a five-year warranty are eligible to receive a tax credit for tax years 2001-2003 equal to the lesser of 15 percent of the purchase cost of a photovoltaic or wind driven system with a generating capacity of not more than 200 kilowatts. The credit will be reduced to half that amount for tax years 2004 and 2005 and would sunset on January 1, 2006.

13. Strategic Framework - As part of its General Plan update, the Planning Department shall emphasize efficient land use and development patterns which conserve such resources as fuel, water, and land.

IMPLEMENTATION CHARTS: Energy Conservation

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
Residential Interior/Exterior Water Survey Program	The City shall support and implement its Urban Management and Water Conservation Program, develop a strong water conservation policy and promote voluntary water conservation and Retrofitting of pre 1981 housing. The City shall encourage and support cost effective energy technologies with both positive economic & environmental impacts,	Ongoing	Water Utilities Department	Ongoing	Water Enterprise Fund	Residential Customers
Ultra Low Flush Toilet Rebate Program	Same As Above Policy	150,000 units	Water Utilities Department	30,000 units annually	Water Enterprise Fund	City Water Customers
Single and Multi-family Audits	Same As Above Policy	12,500 units	Water Utilities Department	2,500 units annually	Water Enterprise Fund	Households receiving audits
San Diego Municipal Code Section 93.0208	Same As Above Policy	Ongoing	City of San Diego	Ongoing	General Fund	City Water Customers
Enhanced Public Education Program	Same as Above Policy	Ongoing	Water Utilities Department	Ongoing	Water Enterprise Fund	City Water Customers
Residential H-axis Washing Machine Rebate Program	Same as Above Policy	3,750 units	Water Utilities Department	750 units annually	Water Enterprise Fund	City Water Customers
Citywide Landscape Design Ordinance	Same as Above Policy	Ongoing review of development plans, as required by demand	Planning and Development Review Department	Ongoing	Planning Fees	Permit Applicants

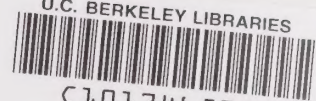
Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

IMPLEMENTATION CHARTS: Energy Conservation

Program	Policy	5-Year Target	Responsible Agency	Timing	Financing	Primary Beneficiaries
SDG&E Conservation Programs	The City shall support the SDG&E programs to promote conservation. The City shall support SDG&E conservation programs. The City shall support the installation of energy saving devices in pre-1975 housing.	Ongoing	City Manager	Ongoing	General Fund	General Public
Community Energy Partnership Program	The City shall support and encourage high performance standards in new construction and redevelopment to promote increased energy Conservation.	Ongoing	Regional Energy Office SDG&E Planning Dept Development Services Dept City Energy Coordinator	Ongoing	Regional Energy Off Funds SDG&E Funds	General Public
Home Energy Partnership Program	The City shall support the installation of photovoltaic/solar electric and solar water heating systems on new construction to promote and increase the use of renewable resources.	Ongoing	SDG&E	Ongoing	SDG&E Funds	Deveopers Energy Support Teams
Strategic Framework Element Process	Insofar as practical, the City shall utilize its planning processes, to promote efficient land use and development patterns which conserve such resources as fuel, water, and land.	Ongoing	Planning and Development Review Department/ Water Utilities Department	Ongoing	General Fund	General Public

Goal 5: Facilitate Compliance With All Applicable Federal, State, And Local Laws And Regulations; Promote Achievement Of Fair Share Housing Goals; Promote Conservation Of Non-Renewable Energy Resources; And Promote Consistency With The Remainder Of The General Plan And Other Major Citywide Planning Efforts

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